

Munawwar Ahsan's Credit Summary

784 Credit Score	\$1,361/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Munawwar Ahsan	MUNAWWAR S AHSAN
Age: 43	
101 W Weddell Dr	101 W WEDDELL DR APT 239
Sunnyvale, CA. 94089	SUNNYVALE, CA. 94089

Categories	# / Balance
Revolving Accounts (Open)	8 / \$7,439
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	12 / \$238,057
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

1 Inq Last 4 Mo
7k+ line for 12+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
Seasoned Closed Accounts
Closed Accnts Over 5k
No Open Mortgage
1 Total Inq 0-2 Mo

Credit Alerts

Inquiries

ALLY FINANCIAL - 08/07/25

Discover Personal Lo - 12/04/24

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$597	\$1,500	40%	\$29	I	2011
MACYS/CITIBANK NA (Retail Account)	\$48	\$2,500	2%	\$29	I	2009
APPLE CARD - GS BANK (Credit Card)	\$833	\$11,250	7%	\$25	I	2019
DISCOVER CARD (Credit Card)	\$145	\$12,300	1%	\$35	I	2011
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$9,800	0%	\$0	I	2011
CAPITAL ONE BANK USA (Credit Card)	\$1,299	\$3,500	37%	\$31	I	2008
CAPITAL ONE BANK USA (Credit Card)	\$21	\$5,000	0%	\$21	I	2007
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$4,496	\$20,500	22%	\$84	I	2007
Credit Card Open Totals: (No Retail)	\$7,439	\$62,350	12%	\$254		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
Bank of America (Auto)	\$23,751	\$23,626	\$412	I	2025
DISCOVER PERSONAL LO (Unsecured)	\$16,925	\$20,000	\$695	I	2024
DEPT OF ED (Education Loan)	\$32,849	\$28,088	\$0	I	2017
DEPT OF ED (Education Loan)	\$23,470	\$20,500	\$0	I	2017
DEPT OF ED (Education Loan)	\$24,092	\$20,500	\$0	I	2017
DEPT OF ED (Education Loan)	\$19,498	\$14,946	\$0	I	2015
DEPT OF ED (Education Loan)	\$17,026	\$13,666	\$0	I	2015
DEPT OF ED (Education Loan)	\$18,193	\$13,667	\$0	I	2014
DEPT OF ED (Education Loan)	\$18,808	\$13,385	\$0	I	2014
DEPT OF ED (Education Loan)	\$18,549	\$13,666	\$0	I	2013
DEPT OF ED (Education Loan)	\$7,957	\$5,526	\$0	I	2013

DEPT OF ED (Education Loan)	\$16,939	\$11,774	\$0	I	2013
Totals	\$238,057	\$199,344			\$1,107

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SLEEP TRAIN (Retail Account)	\$0	\$5,000	0%	\$0	I	2011
WELLS FARGO (Line of Credit)	\$0	\$7,500	0%	\$0	I	2014
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2014
WELLS FARGO CARD SER (Credit Card)	\$0	\$3,000	0%	\$0	I	2014
JPMCB CARD SERVICES (Credit Card)	\$0	\$1,000	0%	\$0	I	2015
Totals	\$0	\$5,500	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WELLS FARGO (Line of Credit)	\$0	\$7,500	\$0	I	2014
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
Bank of America (Auto)	\$23,751	\$23,626	\$412	I	2025
DISCOVER PERSONAL LO (Unsecured)	\$16,925	\$20,000	\$695	I	2024
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No Miscellaneous Accounts
