

## David Ramraj's Credit Summary

<b>605</b> Credit Score	<b>\$35/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: David Ramraj	DAVID RAMRAJ
Age: 32	
4025 Cheoah Dr	2352 GLENDALE DR
Douglasville, GA. 30135	DECATUR, GA. 30032

Categories	# / Balance
Revolving Accounts (Open)	1 / \$51
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 1
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	3 / 5

### Credit Factors

No Open 1k+ Lines  
No Open Rev Credit Lines  
1 Rev Late in 4-6 mo  
1 Charged Off Acct  
Too Few Open Rev Accounts  
1 Rev Late in 6-12 mo  
5 Rev Lates in 2-4 yrs  
1 Rev Late in 12-24 mo  
1 Inq Last 4 Mo  
3+ Closed Rev Accnts  
Good Closed Rev Depth  
6+ Closed RE Accounts  
No Open Mortgage  
Seasoned Closed Accounts  
No Rev Acct Open 10K 2yr  
1 Inq last 2-4 Mo  
1 Total Inq 2-4 Mo

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
BARCLAYS BANK DELAWA	Paid charge off. Account closed by credit grantor	Closed - 11/1/23	2019	\$0

## Inquiries

XACTUS - 06/24/25

Late Pays	Account	Status	Past Due
60 - 04/25, 30 - 03/25, 30 - 05/24 Lates +2yr: 1/30	DISCOVER CARD	Open	
Lates +2yr: 1/30	THD/CBNA	Closed - 12/30/22	
Lates +2yr: 2/30, 1/60	COMENITYCAPITAL/WYND	Closed - 12/11/21	

## Open Accounts

Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts						
DISCOVER CARD (Credit Card)	\$51	\$500	10%	\$35	I	2017
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$51</b>	<b>\$500</b>	<b>10%</b>	<b>\$35</b>		
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
No Installment Accounts						
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2019
COMENITYCAPITAL/WYND (Retail Account)	\$0	\$100	0%	\$0	I	2019
COMENITYBANK/KAYJEWEE (Retail Account)	\$0	\$3,500	0%	\$0	I	2017
SYNCB/AUTO NATION (Retail Account)	\$0	\$2,000	0%	\$0	I	2019
SYNCB/CAR CARE SYN C (Retail Account)	\$0	\$1,200	0%	\$0	I	2017
SYNCB/Sweetwater Sou (Retail Account)	\$0	\$1,500	0%	\$0	I	2016
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$2,100	0%	\$0	I	2019
<b>Totals</b>	<b>\$0</b>	<b>\$2,100</b>	<b>0%</b>	<b>\$0</b>		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					