

# Muzhgan Muhtashimi's Credit Summary

<b>495</b>	<b>\$403/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Muzhgan Muhtashimi	MUZHGAN MEGHAN MUHTASHIMI
Age: 44	
37800 Camden St	37800 CAMDEN ST APT 138
Fremont, CA. 94536	FREMONT, CA. 94536

Categories	# / Balance
Revolving Accounts (Open)	7 / \$5,011
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$900
Installment Accounts (Open)	1 / \$449
Miscellaneous Accounts (Open)	1 / \$0

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

## Credit Factors

\$18314 Unpaid Collection(s)  
3 Over Limit Acnt  
Total Rev Usage > 90%  
Past Due Not Late  
Pay \$13966 so Accts < 40%  
3 Rev Lates in 0-3 mo  
2 Chrgd Off Rev Accts  
Avg Age Open  
No Closed Rev Depth  
1 Inq Last 4 Mo  
10k+ lines  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Seasoned Closed Accounts  
8+ Rev Accnts with Balances  
No Open Mortgage  
8+ New Accnts Last 2yrs  
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
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2024	\$8,286
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Open	2024	\$10,028

## Inquiries

CREDIT INFORMATION S - 05/26/25

CAPITAL ONE - 01/08/25

OPORTUN/PATHWARD - 01/07/25

OPORTUN/PATHWARD - 12/07/24

CAPITAL ONE BANK USA - 10/29/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	CREDIT ONE BANK	Open	\$60
Past Due - 09/25	CAPITAL ONE BANK USA	Open	\$25
Past Due - 09/25	CB INDIGO	Open	\$40

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
LES SCHWAB TIRE CENT (Retail Account)	\$373	\$1,500	25%	\$110	I	2025
SYNCB/AMAZON PLCC (Retail Account)	\$987	\$1,000	99%	\$35	I	2024
VARO BANK, N.A. (Line of Credit)	\$900	\$900	100%	\$0	I	2024
SYNCB/CARE CREDIT (Retail Account)	\$1,959	\$3,000	65%	\$64	I	2024
KIKOFF LENDING, LLC (Retail Account)	\$80	\$2,500	3%	\$20	I	2023
CREDIT ONE BANK (Credit Card)	\$400	\$300	133%	\$30	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$383	\$300	128%	\$52	I	2025
CB INDIGO (Credit Card)	\$829	\$700	118%	\$41	I	2025
AMERICAN EXPRESS (Credit Card)	\$8,286	\$8,286	100%	\$0	I	2024
AMERICAN EXPRESS (Credit Card)	\$10,028	\$10,028	100%	\$0	I	2024
VARO BANK (Secured Credit Card)	\$0	\$960	0%	\$0	I	2022
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$24,225</b>	<b>\$20,574</b>	<b>118%</b>	<b>\$352</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
VARO BANK, N.A. (Line of Credit)	\$900	\$900	\$0	I	2024
<b>Totals</b>	<b>\$900</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
Oportun/Pathward (Unsecured)	\$449	\$600	\$51	I	2025
<b>Totals</b>	<b>\$449</b>	<b>\$600</b>	<b>\$51</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
VARO BANK (Secured Credit Card)	\$0	\$960	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$960</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$100	0%	\$0	I	2022
SYNCBPAYPALSMARTCONN (Retail Account)	\$0	\$100	0%	\$0	I	2012
WEBBANK/DFS (Retail Account)	\$0	\$500	0%	\$0	I	2010
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,500	0%	\$0	I	2010
SYNCB/RITZ CAMERA (Retail Account)	\$0	\$500	0%	\$0	I	2007
Bank of America (Credit Card)	\$0	\$1,500	0%	\$0	I	2011
<b>Totals</b>	<b>\$0</b>	<b>\$1,500</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
THE ALIGNED COMPANY/ (Line of Credit)	\$0	\$100	\$0	I	2022
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
Oportun/Pathward (Unsecured)	\$449	\$600	\$51	I	2025
<b>Totals</b>	<b>\$449</b>	<b>\$600</b>	<b>\$51</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					