

# Obaid Chaudhry's Credit Summary

<b>688</b>	<b>\$61/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

<b>Report Date: 09/01/2025</b>	<b>Credit Report</b>
Name: Obaid Chaudhry	OBAID CHAUDHRY
Age: 59	
1415 Lowther Rd	1415 LOWTHER RD
Camp Hill, PA. 17011	CAMP HILL, PA. 17011

<b>Categories</b>	<b># / Balance</b>
Revolving Accounts (Open)	3 / \$1,702
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

2 Charged Off Accts  
3 Unpaid Collection(s)  
\$10308 Unpaid Collection(s)  
Past Due Not Late  
1 Charged Off Acct  
\$10389 Unpaid Collections  
Light Open Rev Depth  
Avg Age Open  
Too Few Open Rev Accounts  
No 5k+ Lines  
1 Chrgd Off Rev Acct  
Accounts Too New  
Good Closed Rev Depth  
3+ Closed Rev Acnts  
Closed Acnts Over 7.5k  
No Open Mortgage  
Seasoned Closed Accounts  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
NCB MANAGEMENT SERVI	Collection account.	Open	2024	\$10,079
RESURGENT RECEIVABLE	Collection account.	Open	2024	\$229
PPL ELECTRIC UTILITIES		Open	2023	\$81
WELLS FARGO CARD SER	Account paid for less than full balance. Paid cha	Closed - 8/7/24	2016	\$0
CITICARDS CBNA	Account paid for less than full balance.	Closed - 6/21/19	2018	\$0

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CREDIT CARD FB&T (Credit Card)	\$1,702	\$3,750	45%	\$61	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$0	\$500	0%	\$0	I	2024
Credit Card Open Totals: (No Retail)	\$1,702	\$4,250	40%	\$61		

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
SYNCB/VALUE CITY FUR (Retail Account)	\$0	\$1,500	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$1,000	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$800	0%	\$0	I	2017
WELLS FARGO CARD SER (Retail Account)	\$0	\$4,300	0%	\$0	I	2016
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
WELLS FARGO CARD SER (Credit Card)	\$0	\$8,000	0%	\$0	I	2016
CITICARDS CBNA (Credit Card)	\$0	\$4,400	0%	\$0	I	2018
<b>Totals</b>	<b>\$0</b>	<b>\$14,400</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					