

Raafia Nambiema's Credit Summary

609 Credit Score	\$3,725/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: Raafia Nambiema	RAFIA I NAMBIEMA
Age: 31	
13667 LEGACY CIR APT B	13667 LEGACY CIR APT B
HERNDON, VA. 20171	HERNDON, VA. 20171

Categories	# / Balance
Revolving Accounts (Open)	8 / \$9,071
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$10
Installment Accounts (Open)	14 / \$91,836
Miscellaneous Accounts (Open)	1 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	7 / 26

Credit Factors

1 Unpaid Collection
\$3774 Unpaid Collection(s)
7 Rev Lates in 12-24 mo
Total Rev Usage > 55%
Pay \$4975 so Accts < 40%
26 Rev Lates in 2-4 yrs
1 Chrgd Off Rev Acct
1 Charged Off Acct
No 3k+ Lines
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
Seasoned Closed Accounts
No Open Mortgage
Drop Bad Auth User (CAPITAL ONE/CABELAS)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
THE NEXT AT ODU APARTMENTS	Consumer disputes this account information.	Open	2020	\$0
PNC BANK	Charged off account. Account closed by credit gr	Closed - 5/5/25	2017	\$1,555
AVANT	Charged off account.	Closed - 4/30/24	2019	\$2,219

Late Pays	Account	Status	Past Due
Lates +2yr: 3/30, 1/60	APPLE FCU	Open	
Lates +2yr: 3/90+	MISSION LANE TAB BAN	Open	
Lates +2yr: 1/30	APPLE CARD - GS BANK	Open	
Lates +2yr: 6/30, 1/60	APPLE FCU	Open	
Lates +2yr: 2/30, 1/60, 4/90+	SYNCB/PAYPAL	Closed - 3/5/25	
Lates +2yr: 2/30, 1/60, 1/90+	DISCOVER CARD	Closed - 3/2/25	
60 - 08/24, 30 - 07/24, 30 - 06/24, 30 - 03/24, 30 - 02/24, 60 - 11/23, 30 - 10/23	CITICARDS CBNA	Closed - 4/18/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
APPLE FCU (Line of Credit)	\$10	\$500	2%	\$25	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$1,334	\$2,500	53%	\$25	I	2025
SYNCB/PAYPAL CREDIT (Credit Card)	\$852	\$900	95%	\$34	I	2024
MISSION LANE TAB BAN (Credit Card)	\$284	\$1,000	28%	\$37	I	2021
APPLE CARD - GS BANK (Credit Card)	\$77	\$750	10%	\$25	I	2020
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$1,900	0%	\$0	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$2,529	\$2,750	92%	\$126	I	2016
APPLE FCU (Credit Card)	\$1,965	\$2,000	98%	\$50	I	2016
PNC BANK (Credit Card)	\$1,555	\$2,900	54%	\$0	I	2017
Credit Card Open Totals: (No Retail)	\$8,606	\$14,700	59%	\$322		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE/CABELAS (Credit Card)	\$475	\$500	95%	\$27	A	2025
Totals	\$475	\$500	95%	\$27		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
APPLE FCU (Line of Credit)	\$10	\$500	\$25	I	2017
Totals	\$10	\$0	\$25		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
CCB/ONEPROGRESS SERV (Secured)	\$275	\$300	\$25	I	2025
CAPITAL ONE AUTO FIN (Auto)	\$32,513	\$35,326	\$712	J	2024
BEST EGG (Unsecured)	\$15,739	\$18,000	\$500	I	2024
ED FINANCIAL/ESA (Education Loan)	\$2,691	\$2,691	\$0	I	2021
ED FINANCIAL/ESA (Education Loan)	\$3,559	\$3,559	\$0	I	2021

ED FINANCIAL/ESA (Education Loan)	\$7,000	\$7,000	\$0	I	2020
ED FINANCIAL/ESA (Education Loan)	\$5,500	\$5,500	\$0	I	2020
ED FINANCIAL/ESA (Education Loan)	\$5,500	\$5,500	\$0	I	2019
ED FINANCIAL/ESA (Education Loan)	\$7,113	\$7,000	\$0	I	2019
ED FINANCIAL/ESA (Education Loan)	\$3,318	\$3,500	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$3,323	\$3,500	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$2,042	\$2,000	\$0	I	2017
ED FINANCIAL/ESA (Education Loan)	\$1,044	\$1,016	\$0	I	2017
AVANT (Unsecured)	\$2,219	\$2,219	\$0	I	2019
Totals	\$91,836	\$97,111	\$1,237		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Esusu / WASHINGTON R (Rental Agreement)	\$0	\$2,166	\$2,166	J	2023
Totals	\$0	\$2,166	\$2,166		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$300	0%	\$0	I	2022
SYNCB/TJX CO (Retail Account)	\$0	\$300	0%	\$0	I	2018
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$600	0%	\$0	I	2022
SYNCB/PAYPAL (Credit Card)	\$0	\$1,210	0%	\$0	I	2018
DISCOVER CARD (Credit Card)	\$0	\$4,000	0%	\$0	I	2019
CITICARDS CBNA (Credit Card)	\$0	\$600	0%	\$0	I	2020
Totals	\$0	\$5,810	0%	\$0		

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

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Totals	\$91,836	\$97,111			\$1,237

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