

Janice Saura's Credit Summary

506 Credit Score	\$0/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: Janice Saura	JANICE B SAURA
Age: 52	
1901 Harder Rd	547 SINGLEY DR
Hayward, CA. 94542	MILPITAS, CA. 95035

Categories	# / Balance
Revolving Accounts (Open)	2 / \$3,914
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)	2 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	11 / 1

Credit Factors

\$2209 Unpaid Collection(s)
6 Rev Lates in 6-12 mo
2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$2994 so Accts < 40%
2 Chrgd Off Rev Accts
2 Rev Lates in 4-6 mo
No Open Rev Credit Lines
3 Rev Lates in 12-24 mo
No 3k+ Lines
Avg Age Open
Too Few Open Rev Accounts
1 Inq Last 4 Mo
1 Rev Late in 2-4 yrs
Accounts Too New
3+ Closed Rev Accnts
Seasoned Closed Accounts
Ok Closed Rev Depth
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2024	\$186
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2023	\$2,023

Inquiries

OPORTUN/PATHWARD - 07/15/25

ONEMAIN - 08/12/24

CAPITAL ONE BANK USA - 04/16/24

CAPITAL ONE BANK USA - 10/18/23

Late Pays	Account	Status	Past Due
120 - 05/25, 120 - 04/25, 120 - 03/25, 120 - 02/25, 120 -			
01/25, 90 - 12/24, 60 - 11/24, 90 - 10/24, 90 - 09/24, 60 -	Bank of America	Closed - 8/8/25	
08/24, 30 - 07/24			

Lates +2yr: 1/30

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$186	\$300	62%	\$0	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$2,023	\$2,000	101%	\$0	I	2023
Bank of America (Credit Card)	\$1,705	\$1,500	114%	\$36	I	2022
Credit Card Open Totals: (No Retail)	\$3,914	\$3,800	103%	\$36		

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
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	1996
COMENITY BANK/NWYRK& (Retail Account)	\$0	\$250	0%	\$0	I	2014
BEST BUY/CBNA (Retail Account)	\$0	\$2,500	0%	\$0	I	2010
SYNCB/BANANA REPUBLI (Retail Account)	\$0	\$124	0%	\$0	I	2006
Bank of America (Secured Credit Card)	\$0	\$500	0%	\$0	I	2018
NORDSTROM/TD BANK (Credit Card)	\$0	\$500	0%	\$0	I	2009
Totals	\$0	\$1,000	0%	\$0		

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					