

Phil Crawford's Credit Summary

658 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: Phil Crawford	PHILIP CRAWFORD
Age: 43	
436 AZORES CIR	560 PACIFICA AVE
PITTSBURG, CA. 94565	BAY POINT, CA. 94565

Categories	# / Balance
Revolving Accounts (Open)	4 / \$16,393
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$762
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Unpaid Collection
\$762 Unpaid Collection(s)
No Open 1k+ Lines
No Open Rev Credit Lines
1 Charged Off Accts
Avg Age Open
2 Rev Lates in 2-4 yrs
\$510 Unpaid Collections
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 7.5k
8+ Closed RE Accounts
No Open Mortgage
Light Closed RevDepth
Drop Bad Auth User (BARCLAYS BANK DELA)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PACIFIC GAS AND ELECTRIC		Open	2025	\$510
JPMCB AUTO FINANCE	Charged off account. Fixed rate.	Closed - 9/9/24	2019	\$762

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	SYNCB/B&H PHOTO	Closed - 8/15/25	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/B&H PHOTO (Retail Account)	\$133	\$10,000	1%	\$30	I	2020
Credit Card Open Totals: (No Retail)	\$133	\$0		\$30		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$9,460	\$16,300	58%	\$99	A	2020
CITICARDS CBNA (Credit Card)	\$6,064	\$25,000	24%	\$66	A	1996
AMERICAN EXPRESS (Credit Card)	\$368	\$32,900	1%	\$40	A	1994
AMERICAN EXPRESS (Credit Card)	\$368	\$32,900	1%	\$40	A	1994
Totals	\$16,260	\$107,100	15%		\$245	

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
JPMCB AUTO FINANCE (Auto)	\$762	\$762	\$0	I	2019
Totals	\$762	\$762		\$0	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,000	0%	\$0	I	2018
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$3,000	0%	\$0	I	2011
SYNCB/Synchrony Mast (Credit Card)	\$0	\$1,000	0%	\$0	I	2007
Totals	\$0	\$4,000	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
JPMCB AUTO FINANCE (Auto)	\$762	\$762	\$0	I	2019
Totals	\$762	\$762	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					