

# Mir wasif Ali's Credit Summary

|              |             |               |             |          |
|--------------|-------------|---------------|-------------|----------|
| 849          | \$10,647/mo | No            | No          | No       |
| Credit Score | Payments    | Credit Freeze | Fraud Alert | Deceased |

## Credit Report Details

| Report Date: 09/01/2025        | Credit Report               |
|--------------------------------|-----------------------------|
| Name: Mir wasif Ali            | MIR WASIF ALI               |
| Age: 49                        |                             |
| 4965 ROAN CT                   | 4965 ROAN CT                |
| RANCHO CUCAMONGA, CA.<br>91737 | RANCHO CUCAMONGA, CA. 91737 |

| Categories                     | # / Balance     |
|--------------------------------|-----------------|
| Revolving Accounts (Open)      | 8 / \$18,654    |
| Real Estate (Open)             | 3 / \$1,445,085 |
| Line of Credit Accounts (Open) | 1 / \$0         |
| Installment Accounts (Open)    | 4 / \$78,218    |
| Miscellaneous Accounts (Open)  | 0 / \$0         |

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

## Credit Factors

7k+ line for 12+yrs  
Existing Open Mortgage  
Ok Open Rev Depth  
Good Closed Rev Depth  
Closed Accnts Over 10k  
2+ Closed Rev Accnts  
Seasoned Closed Accounts  
Paid Off 200k+ RE/RE

## Open Accounts

| Revolving Accounts                                   | Balance         | Limit            | %         | Payment      | Resp | Age  |
|--|-----------------|------------------|-----------|--------------|------|------|
| SYNCB/SYNCHRONY NETW (Retail Account)                | \$0             | \$6,000          | 0%        | \$0          | I    | 2023 |
| TD RCS/RH (Retail Account)                           | \$0             | \$70,000         | 0%        | \$0          | I    | 2022 |
| KEY BANK NA (Line of Credit)                         | \$0             | \$25,000         | 0%        | \$0          | I    | 2019 |
| APPLE CARD - GS BANK (Credit Card)                   | \$15            | \$20,000         | 0%        | \$5          | I    | 2022 |
| BARCLAYS BANK DELAWA (Flexible Spending Credit Card) | \$15,000        | \$25,000         | 60%       | \$165        | I    | 2017 |
| CAPITAL ONE BANK USA (Flexible Spending Credit Card) | \$3,639         | \$125,000        | 3%        | \$36         | I    | 2013 |
| JPMCB CARD SERVICES (Flexible Spending Credit Card)  | \$0             | \$28,000         | 0%        | \$0          | I    | 2013 |
| CAPITAL ONE BANK USA (Credit Card)                   | \$0             | \$3,500          | 0%        | \$0          | I    | 2012 |
| ELAN FINANCIAL SERVI (Flexible Spending Credit Card) | \$0             | \$10,000         | 0%        | \$0          | J    | 2012 |
| <b>Credit Card Open Totals: (No Retail)</b>          | <b>\$18,654</b> | <b>\$211,500</b> | <b>9%</b> | <b>\$206</b> |      |      |

| Line of Credit Accounts      | Balance    | Limit      | Payment    | Resp | Age  |
|------------------------------|------------|------------|------------|------|------|
| KEY BANK NA (Line of Credit) | \$0        | \$25,000   | \$0        | I    | 2019 |
| <b>Totals</b>                | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> |      |      |

| Real Estate Accounts                        | Balance            | Limit              | Payment        | Resp | Age  |
|---|--------------------|--------------------|----------------|------|------|
| FREEDOM MORTGAGE (Conventional RE Mortgage) | \$68,078           | \$164,500          | \$1,532        | I    | 2021 |
| KEYBANK NA (Conventional RE Mortgage)       | \$1,377,007        | \$1,586,000        | \$6,474        | I    | 2021 |
| <b>Totals</b>                               | <b>\$1,445,085</b> | <b>\$1,750,500</b> | <b>\$8,006</b> |      |      |

| Installment Accounts                        | Balance         | Limit            | Payment        | Resp | Age  |
|---|-----------------|------------------|----------------|------|------|
| AMERICAN HONDA FINAN (Auto)                 | \$34,011        | \$52,677         | \$993          | I    | 2023 |
| ORANGE COUNTY FEDERA (Auto)                 | \$15,814        | \$46,185         | \$842          | I    | 2022 |
| SOLAR MOSAIC LLC (Secured Home Improvement) | \$28,393        | \$81,269         | \$600          | I    | 2019 |
| <b>Totals</b>                               | <b>\$78,218</b> | <b>\$180,131</b> | <b>\$2,435</b> |      |      |

| Miscellaneous Accounts    | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts |         |       |         |      |     |

## Closed Accounts

| Revolving Accounts                    | Balance    | Limit           | %         | Payment    | Resp | Age  |
|---------------------------------------|------------|-----------------|-----------|------------|------|------|
| COMENITY BANK/RH (Retail Account)     | \$0        | \$50,000        | 0%        | \$0        | I    | 2021 |
| GUARANTY BANK & TRUS (Line of Credit) | \$0        | \$60,000        | 0%        | \$0        | I    | 2014 |
| TCM BANK NA (Credit Card)             | \$0        | \$10,000        | 0%        | \$0        | J    | 2010 |
| <b>Totals</b>                         | <b>\$0</b> | <b>\$10,000</b> | <b>0%</b> | <b>\$0</b> |      |      |

| Line of Credit Accounts               | Balance    | Limit      | Payment    | Resp | Age  |
|---------------------------------------|------------|------------|------------|------|------|
| GUARANTY BANK & TRUS (Line of Credit) | \$0        | \$60,000   | \$0        | I    | 2014 |
| <b>Totals</b>                         | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> |      |      |

| Real Estate Accounts                            | Balance    | Limit              | Payment    | Resp | Age  |
|---|------------|--------------------|------------|------|------|
| HOME POINT FINANCIAL (Conventional RE Mortgage) | \$0        | \$164,500          | \$0        | I    | 2021 |
| LOANCARE (Conventional RE Mortgage)             | \$0        | \$240,000          | \$0        | I    | 2015 |
| KEYBANK NA (Conventional RE Mortgage)           | \$0        | \$1,579,500        | \$0        | I    | 2020 |
| CITY NATIONAL BANK (Conventional RE Mortgage)   | \$0        | \$1,615,000        | \$0        | I    | 2018 |
| CEDAR RAPIDS BANK & (Conventional RE Mortgage)  | \$0        | \$416,000          | \$0        | I    | 2014 |
| GUARANTY BANK & TRUS (Conventional RE Mortgage) | \$0        | \$416,000          | \$0        | I    | 2014 |
| <b>Totals</b>                                   | <b>\$0</b> | <b>\$4,431,000</b> | <b>\$0</b> |      |      |

| Installment Accounts                        | Balance         | Limit            | Payment        | Resp | Age  |
|---|-----------------|------------------|----------------|------|------|
| AMERICAN HONDA FINAN (Auto)                 | \$34,011        | \$52,677         | \$993          | I    | 2023 |
| ORANGE COUNTY FEDERA (Auto)                 | \$15,814        | \$46,185         | \$842          | I    | 2022 |
| SOLAR MOSAIC LLC (Secured Home Improvement) | \$28,393        | \$81,269         | \$600          | I    | 2019 |
| <b>Totals</b>                               | <b>\$78,218</b> | <b>\$180,131</b> | <b>\$2,435</b> |      |      |

| Miscellaneous Accounts    | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts |         |       |         |      |     |