

Ndubuisi Onwukwe's Credit Summary

752 Credit Score	\$474/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: Ndubuisi Onwukwe	NDUBUISI A ONWUKWE
Age: 69	
8620 Maplecrest Dr	8620 MAPLECREST DR
Houston, TX. 77099	HOUSTON, TX. 77099

Categories	# / Balance
Revolving Accounts (Open)	2 / \$7,498
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$12,644
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 / 1

Credit Factors

Avg Age Open
Light Open Rev Depth
No Closed Rev Depth
Too Few Open Rev Accounts
No 5k+ Lines
Accounts Too New
15k+ lines
Seasoned Closed Accounts
1+ Closed Rev Accnts
6+ Closed RE Accounts
Closed Accnts Over 5k
In Credit Counseling
No Open Mortgage
1 Rev Late in 4+ yrs
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	MERRICK BANK	Closed - 8/14/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$6,886	\$17,200	40%	\$209	I	2025
ALLY FINANCIAL INC (Credit Card)	\$612	\$3,400	18%	\$27	I	2024
Credit Card Open Totals: (No Retail)	\$7,498	\$3,400	221%		\$236	

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
FTL FINANCE (Lease)	\$12,644	\$28,529	\$238	I	2024
Totals	\$12,644	\$28,529		\$238	

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$0	\$500	0%	\$0	I	2015
MERRICK BANK (Credit Card)	\$0	\$6,600	0%	\$0	I	2002
Totals	\$0	\$6,600	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
NATIONSTAR MORTGAGE (FHA Real Estate Mortgage)	\$0	\$45,650	\$0	J	2003
Totals	\$0	\$45,650	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
FTL FINANCE (Lease)	\$12,644	\$28,529	\$238	I	2024
Totals	\$12,644	\$28,529	\$238		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					