

Darius Dina's Credit Summary

554 Credit Score	\$828/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: Darius Dina	DARIUS DINA
Age: 29	
15717 Shrike Ave	10904 BLUE RIVER LN UNIT 102
Nampa, ID. 83651	NAMPA, ID. 83687

Categories	# / Balance
Revolving Accounts (Open)	7 / \$45,027
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$8,437
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	2 / 5

Credit Factors

2 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$9265 so Accts < 40%
2 Rev Lates in 0-3 mo
5 Rev Lates in 2-4 yrs
7k+ line for 4+yrs
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 7.5k
Seasoned Closed Accounts
No Open Mortgage
Drop Bad Auth User (AMERICAN EXPRESS)
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Inquiries

ELAN FINANCIAL SERVI - 04/11/25

HUGHES FEDERAL CREDI - 12/04/24

PETERSON TOYOTA SCIO - 07/05/24

CITIZENS BANK - 04/15/24

Late Pays	Account	Status	Past Due
Past Due - 09/25	SYNCB/AMAZON PLCC	Open	\$109
Past Due - 09/25	SYNCB/PAYPAL	Open	\$266
Lates +2yr: 1/30, 1/60	AMERICAN EXPRESS	Open	
Lates +2yr: 1/30, 1/60, 1/90+	DISCOVER CARD	Closed - 2/11/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$902	\$840	107%	\$71	I	2023
APPLE CARD - GS BANK (Credit Card)	\$0	\$900	0%	\$0	I	2021
MOUNTAIN AMERICA CU (Credit Card)	\$9,840	\$10,000	98%	\$254	I	2020
SYNCB/PAYPAL (Credit Card)	\$2,913	\$2,800	104%	\$140	I	2018
AMERICAN EXPRESS (Credit Card)	\$1,497	\$1,500	100%	\$53	I	2016
SYNCB/Sweetwater Sou (Retail Account)	\$169	\$400	42%	\$0	I	2024
Credit Card Open Totals: (No Retail)	\$15,321	\$15,200	101%	\$518		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$29,703	\$40,000	74%	\$661	A	2025
AMERICAN EXPRESS (Credit Card)	\$3	\$16,000	0%	\$3	A	2021
Totals	\$29,706	\$56,000	53%	\$664		

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
CAPITAL ELEVEN AUTO, (Auto)	\$8,437	\$10,134	\$310	I	2024
Totals	\$8,437	\$10,134	\$310		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/KAYJEW (Retail Account)	\$0	\$7,000	0%	\$0	I	2020
THD/CBNA (Retail Account)	\$0	\$1,700	0%	\$0	I	2020
SYNCB/Sweetwater Sou (Retail Account)	\$0	\$2,420	0%	\$0	I	2019
SYNCB/CAR CARE DISC (Retail Account)	\$0	\$2,200	0%	\$0	I	2016
SYNCB/GOOGLE (Retail Account)	\$0	\$1,024	0%	\$0	I	2018
DISCOVER CARD (Credit Card)	\$0	\$8,700	0%	\$0	I	2014
CAPITAL ONE/CABELAS (Credit Card)	\$0	\$500	0%	\$0	I	2020
WELLS FARGO CARD SER (Credit Card)	\$0	\$7,500	0%	\$0	I	2015
Totals	\$0	\$16,700	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
CAPITAL ELEVEN AUTO, (Auto)	\$8,437	\$10,134	\$310	I	2024
Totals	\$8,437	\$10,134	\$310		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					