

Zachary Saad's Credit Summary

649 Credit Score	\$3,299/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: Zachary Saad	ZACHARY K SAAD
Age: 37	
87 High St	87 HIGH ST APT 1
Milford, MA. 01757	MILFORD, MA. 01757

Categories	# / Balance
Revolving Accounts (Open)	9 / \$20,001
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$244,000
Installment Accounts (Open)	5 / \$67,828
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)	0 / 5

Credit Factors

Total Rev Usage > 55%
Pay \$11549 so Accts < 40%
No Closed Rev Depth
3 Rev Lates in 2-4 yrs
Avg Age Open
1 Inq Last 4 Mo
2 RE Lates in 2-4 yrs
7k+ lines
Ok Open Rev Depth
2+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Total Inq 0-2 Mo

Credit Alerts

Inquires

GLOBAL LENDING SERVI - 07/28/25

COMENITYCAPITAL/B&H - 11/30/24

CBNA - 11/23/24

CAPITAL ONE BANK USA - 03/13/24

COMENITYCAPITAL/B&H - 11/19/23

Late Pays	Account	Status	Past Due
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 1/90+	DEPT OF ED/AIDVANTAG	Open	
Lates +2yr: 2/30, 1/60	TOTAL VISA/TBOM		Closed - 2/11/22

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ADORAMA EDGE (Retail Account)	\$3,839	\$4,410	87%	\$135	I	2024
SYNCB/LOWES (Retail Account)	\$0	\$5,400	0%	\$0	I	2023
SYNCB/AMAZON PLCC (Retail Account)	\$8	\$4,000	0%	\$1	I	2022
Bank of America (Credit Card)	\$6,540	\$7,000	93%	\$65	I	2024
APPLE CARD - GS BANK (Credit Card)	\$0	\$5,500	0%	\$0	I	2023
BESTBUY/CBNA (Credit Card)	\$0	\$2,000	0%	\$0	I	2023
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$9,614	\$9,700	99%	\$381	I	2022
DISCOVER CARD (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
AVANT / WEBBANK (Credit Card)	\$0	\$1,250	0%	\$0	I	2021
Credit Card Open Totals: (No Retail)	\$20,001	\$27,450	73%	\$582		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CENTRAL 1 FEDERAL CR (Home Equity Line of Credit)	\$244,000	\$244,300	\$1,491	J	2022
Totals	\$244,000	\$0	\$1,491		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
RHODE ISLAND CREDIT (Auto)	\$60,558	\$73,965	\$1,179	I	2024
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,187	\$4,000	\$26	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,423	\$2,333	\$15	I	2016
DEPT OF ED/AIDVANTAG (Education Loan)	\$426	\$600	\$4	I	2013
DEPT OF ED/AIDVANTAG (Education Loan)	\$234	\$337	\$2	I	2013
Totals	\$67,828	\$81,235	\$1,226		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TOTAL VISA/TBOM (Credit Card)	\$0	\$300	0%	\$0	I	2018
CREDIT ONE BANK (Credit Card)	\$0	\$500	0%	\$0	I	2020
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2013
Totals	\$0	\$1,100	0%	\$0		

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

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