

# Omar Jamaladdin's Credit Summary

<b>695</b>	<b>\$1,146/mo</b>	<b>No</b>	<b>No</b>	<b>No</b>
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Omar Jamaladdin	OMAR S JAMALADDIN
Age: 49	
4659 Frankford Ave	6150 NASSAU RD
Philadelphia, PA. 19124	PHILADELPHIA, PA. 19151

Categories	# / Balance
Revolving Accounts (Open)	4 / \$1,128
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,605
Installment Accounts (Open)	3 / \$67,317
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

\$17011 Unpaid Collection(s)  
Total Rev Usage > 40%  
Pay \$1609 so Accts < 40%  
3 Inq Last 4 Mo  
1 Charged Off Acct  
No 3k+ Lines  
Light Open Rev Depth  
No Closed Rev Depth  
Avg Age Open  
3 Inqs last 2-4 Mo  
3 Inqs Fall Off In 30 Days  
3 Total Inq 2-4 Mo  
3 Total Inqs 5-6 mo  
3+ Closed Rev Accnts  
No Open Mortgage  
Seasoned Closed Accounts  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SANTANDER CONSUMER U	Charged off account.	Closed - 6/30/24	2023	\$17,011

### Inquires

FLAGSHIP CREDIT ACCE - 06/23/25

VALUE KIA - 06/23/25

GLOBAL LENDING SERVI - 06/18/25

FLAGSHIP CREDIT ACCE - 04/02/25

FLAGSHIP CREDIT ACCE - 03/05/25

CAP ONE VIA DEALER - 03/05/25

CAP ONE VIA DEALER - 06/24/24

CAP ONE VIA DEALER - 06/17/24

KEY BANK N.A. - 05/13/24

KEYBANK - 05/13/24

GLOBAL LENDING SERVI - 01/08/24

GLOBAL LENDING SERVI - 01/02/24

AMERICAN CREDIT ACCE - 12/19/23

KEYBANK - 10/10/23

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KEY BANK NA (Line of Credit)	\$2,605	\$3,000	87%	\$61	I	2024
KEY BANK NA (Credit Card)	\$208	\$1,000	21%	\$30	I	2024
NAVY FEDERAL CREDIT (Credit Card)	\$116	\$500	23%	\$20	I	2024
KEY BANK NA (Credit Card)	\$0	\$1,000	0%	\$0	I	2023
SYNCB/PAYPAL (Credit Card)	\$804	\$1,500	54%	\$30	I	2020
Credit Card Open Totals: (No Retail)	\$3,733	\$4,000	93%	\$141		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
KEY BANK NA (Line of Credit)	\$2,605	\$3,000	\$61	I	2024
Totals	\$2,605	\$0	\$61		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
PENNSYLVANIA STATE E (Auto)	\$40,749	\$40,709	\$660	I	2025
NAVY FEDERAL CREDIT (Auto)	\$9,557	\$13,312	\$345	I	2024
SANTANDER CONSUMER U (Auto)	\$17,011	\$17,011	\$0	J	2023
Totals	\$67,317	\$71,032	\$1,005		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

# Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$0	\$400	0%	\$0	I	2020
LEAD BANK (Secured Credit Card)	\$0	\$200	0%	\$0	I	2019
SYNCB/IKEA NORTH AME (Credit Card)	\$0	\$124	0%	\$0	I	2007
Totals	\$0	\$724	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
PENNSYLVANIA STATE E (Auto)	\$40,749	\$40,709	\$660	I	2025
NAVY FEDERAL CREDIT (Auto)	\$9,557	\$13,312	\$345	I	2024
SANTANDER CONSUMER U (Auto)	\$17,011	\$17,011	\$0	J	2023
Totals	\$67,317	\$71,032	\$1,005		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					