

D Barchue's Credit Summary

596

Credit Score

\$1,188/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-------------------------|
| Name: D Barchue | D U BARCHUE JR |
| Age: 24 | |
| 2803 Norcross Ln | 2803 NORCROSS LN APT A |
| Philadelphia, PA. 19114 | PHILADELPHIA, PA. 19114 |

| Categories | # / Balance |
|--------------------------------|---------------|
| Revolving Accounts (Open) | 7 / \$4,034 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 1 / \$0 |
| Installment Accounts (Open) | 11 / \$46,876 |
| Miscellaneous Accounts (Open) | 2 / \$0 |

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

Credit Factors

1 Unpaid Collection
\$4691 Unpaid Collection(s)
3 Over Limit Acctnt
Total Rev Usage > 55%
Past Due Not Late
Pay \$2904 so Accts < 40%
5 Chrgd Off Rev Accts
No Open Rev Credit Lines
1 Charged Off Accts
No 3k+ Lines
Avg Age Open
No Closed Rev Depth
\$707 Unpaid Collections
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|----------------------|--------|------|---------|
| EMPOWER/FINWISE | Paid charge off. | Open | 2024 | \$0 |
| SYNCB/TJX CO | Charged off account. | Open | 2024 | \$797 |
| CB INDIGO | Charged off account. | Open | 2024 | \$0 |
| CREDIT ONE BANK | Charged off account. | Open | 2024 | \$626 |
| CITIZENS BANK | Charged off account. | Open | 2024 | \$2,561 |
| PORTFOLIO RECOVERY A | Collection account. | Open | 2023 | \$707 |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--|---------|---------|------|---------|------|------|
| EMPOWER/FINWISE (Line of Credit) | \$0 | \$300 | 0% | \$0 | I | 2024 |
| SYNCB/TJX CO (Retail Account) | \$797 | \$400 | 199% | \$0 | I | 2024 |
| KIKOFF LENDING, LLC (Retail Account) | \$50 | \$750 | 7% | \$5 | I | 2024 |
| Current (Secured Credit Card) | \$0 | \$0 | 0% | \$0 | I | 2025 |
| CB INDIGO (Credit Card) | \$0 | \$1,000 | 0% | \$0 | I | 2024 |
| CREDIT ONE BANK (Credit Card) | \$626 | \$300 | 209% | \$0 | I | 2024 |
| CITIZENS BANK (Credit Card) | \$2,561 | \$2,000 | 128% | \$0 | I | 2024 |
| CHIMEFIN/STRIDE BANK (Secured Credit Card) | \$0 | \$60 | 0% | \$0 | I | 2024 |
| TBOMRETAIL (Credit Card) | \$0 | \$2,400 | 0% | \$0 | I | 2021 |
| Credit Card Open Totals: (No Retail) | \$4,034 | \$5,760 | 70% | \$5 | | |

| Line of Credit Accounts | Balance | Limit | Payment | Resp | Age |
|----------------------------------|---------|-------|---------|------|------|
| EMPOWER/FINWISE (Line of Credit) | \$0 | \$300 | \$0 | I | 2024 |
| Totals | \$0 | \$0 | \$0 | | |

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

| Installment Accounts | Balance | Limit | Payment | Resp | Age |
|-----------------------------------|----------|----------|---------|------|------|
| KASHABLE LLC (Unsecured) | \$616 | \$1,250 | \$119 | I | 2025 |
| ED FINANCIAL/ESA (Education Loan) | \$2,058 | \$2,000 | \$0 | I | 2025 |
| BMG MONEY INC (Unsecured) | \$2,348 | \$3,000 | \$150 | I | 2024 |
| ED FINANCIAL/ESA (Education Loan) | \$3,500 | \$3,500 | \$0 | I | 2024 |
| ED FINANCIAL/ESA (Education Loan) | \$2,085 | \$2,000 | \$0 | I | 2024 |
| ED FINANCIAL/ESA (Education Loan) | \$2,169 | \$2,000 | \$0 | I | 2023 |
| ED FINANCIAL/ESA (Education Loan) | \$3,500 | \$3,500 | \$0 | I | 2023 |
| SANTANDER BANK, N.A (Auto) | \$18,650 | \$22,705 | \$557 | J | 2023 |
| ED FINANCIAL/ESA (Education Loan) | \$3,525 | \$3,500 | \$0 | I | 2021 |

| | | | | | |
|-----------------------------------|-----------------|-----------------|----------------|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$2,105 | \$2,000 | \$0 | I | 2021 |
| WESTLAKE SERVICE INC (Auto) | \$6,320 | \$14,995 | \$357 | M | 2021 |
| Totals | \$46,876 | \$60,450 | \$1,183 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|--|------------|-------------|------------|------|------|
| Current (Secured Credit Card) | \$0 | \$0 | \$0 | I | 2025 |
| CHIMEFIN/STRIDE BANK (Secured Credit Card) | \$0 | \$60 | \$0 | I | 2024 |
| Totals | \$0 | \$60 | \$0 | | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--------------------|---------|-------|---|---------|------|-----|
|--------------------|---------|-------|---|---------|------|-----|

No Revolving Accounts

| 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 |
|----------------------|---------|-------|--|---------|------|-----|
|----------------------|---------|-------|--|---------|------|-----|

| | | | | | | |
|--------------------------|-------|---------|--|-------|---|------|
| KASHABLE LLC (Unsecured) | \$616 | \$1,250 | | \$119 | I | 2025 |
|--------------------------|-------|---------|--|-------|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$2,058 | \$2,000 | | \$0 | I | 2025 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|---------------------------|---------|---------|--|-------|---|------|
| BMG MONEY INC (Unsecured) | \$2,348 | \$3,000 | | \$150 | I | 2024 |
|---------------------------|---------|---------|--|-------|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$3,500 | \$3,500 | | \$0 | I | 2024 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$2,085 | \$2,000 | | \$0 | I | 2024 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$2,169 | \$2,000 | | \$0 | I | 2023 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$3,500 | \$3,500 | | \$0 | I | 2023 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|----------------------------|----------|----------|--|-------|---|------|
| SANTANDER BANK, N.A (Auto) | \$18,650 | \$22,705 | | \$557 | J | 2023 |
|----------------------------|----------|----------|--|-------|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$3,525 | \$3,500 | | \$0 | I | 2021 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|-----------------------------------|---------|---------|--|-----|---|------|
| ED FINANCIAL/ESA (Education Loan) | \$2,105 | \$2,000 | | \$0 | I | 2021 |
|-----------------------------------|---------|---------|--|-----|---|------|

| | | | | | | |
|-----------------------------|---------|----------|--|-------|---|------|
| WESTLAKE SERVICE INC (Auto) | \$6,320 | \$14,995 | | \$357 | M | 2021 |
|-----------------------------|---------|----------|--|-------|---|------|

| | | | | | | |
|--------|----------|----------|--|---------|--|--|
| Totals | \$46,876 | \$60,450 | | \$1,183 | | |
|--------|----------|----------|--|---------|--|--|

| Miscellaneous Accounts | Balance | Limit | | Payment | Resp | Age |
|------------------------|---------|-------|--|---------|------|-----|
|------------------------|---------|-------|--|---------|------|-----|

No Miscellaneous Accounts