

Mohamed Ali's Credit Summary

643 Credit Score	\$908/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: Mohamed Ali	MOHAMED AHMED ALI
Age: 30	
1160 SUNCREST DR APT 316	1160 SUNCREST DR APT 316
SAINT CLOUD, MN. 56301	SAINT CLOUD, MN. 56301

Categories	# / Balance
Revolving Accounts (Open)	6 / \$11,304
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$12,219
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)	1 / 16

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$6464 so Accts < 40%
9 Rev Lates in 2-4 yrs
Light Open Rev Depth
6 Rev Lates in 4+ yrs
No Closed Rev Depth
No 5k+ Lines
1 Inq Last 4 Mo
1 RE Late in 12-24 mo
1 RE Late in 2-4 yrs
Less than 5 yrs
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

CAPITAL ONE - 05/10/25

CAPITAL ONE BANK USA - 12/13/24

ALLY FINANCIAL - 05/10/24

MILLER AUTO PLAZA - 05/10/24

CITIBANK NA., BEST B - 02/08/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	CAP1/KOHLS DEPARTMEN	Open	
Lates +2yr: 2/30, 3/60	CAPITAL ONE BANK USA	Open	
Lates +2yr: 1/30, 1/60	CRDT FIRST	Closed - 6/10/22	
30 - 08/24	GMFNANCIAL	Closed - 5/17/24	
Lates +2yr: 1/30	NISSAN-INFINITI LT	Closed - 5/31/23	
Lates +2yr: 1/30, 1/60, 4/90+	WELLS FARGO CARD SER	Closed - 8/7/20	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$2,633	\$2,800	94%	\$46	J	2025
CAP1/KOHLS DEPARTMEN (Retail Account)	\$0	\$300	0%	\$0	I	2021
BEST BUY/CBNA (Retail Account)	\$1,854	\$2,200	84%	\$29	I	2017
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$1,782	\$2,000	89%	\$67	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$500	\$600	83%	\$25	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$4,535	\$4,500	101%	\$163	I	2020
Credit Card Open Totals: (No Retail)	\$11,304	\$7,100	159%	\$330		

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
NISSAN-INFINITI LT (Auto Lease)	\$12,219	\$20,818	\$578	J	2024
Totals	\$12,219	\$20,818	\$578		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2021
CRDT FIRST (Retail Account)	\$0	\$1,600	0%	\$0	I	2018
COMENITYCAPITAL/FORE (Retail Account)	\$0	\$500	0%	\$0	I	2017
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,000	0%	\$0	I	2016
Totals	\$0	\$1,000	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
NISSAN-INFINITI LT (Auto Lease)	\$12,219	\$20,818	\$578	J	2024
Totals	\$12,219	\$20,818	\$578		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					