

Nkechi Obikaonu's Credit Summary

637 Credit Score	\$1,153/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: Nkechi Obikaonu	NKECHI D OBIKAONU
Age: 52	
144 Michigan Ave NE	144 MICHIGAN AVE NE APT 34V
Washington, DC. 20017	WASHINGTON, DC. 20017

Categories	# / Balance
Revolving Accounts (Open)	9 / \$41,184
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Over Limit Acnt
Total Rev Usage > 55%
Pay \$20689 so Accts < 40%
Less than 5 yrs
12k+ lines
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
No Open Mortgage

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$4,000	0%	\$0	I	2023
SYNCB/AMAZON PLCC (Retail Account)	\$874	\$2,700	32%	\$33	I	2018
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$4,017	\$4,000	100%	\$29	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$21	\$4,000	1%	\$21	I	2023
WELLS FARGO CARD SER (Credit Card)	\$17,023	\$17,000	100%	\$518	I	2023
Bank of America (Credit Card)	\$7,332	\$14,000	52%	\$206	I	2023
WELLS FARGO CONSUMER (Credit Card)	\$11,917	\$14,000	85%	\$346	I	2022
APPLE CARD - GS BANK (Credit Card)	\$0	\$2,900	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$0	\$2,500	0%	\$0	I	2016
Credit Card Open Totals: (No Retail)	\$41,184	\$58,400	71%	\$1,153		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE/WMT (Retail Account)	\$0	\$2,800	0%	\$0	I	2017
BEST BUY/CBNA (Retail Account)	\$0	\$1,700	0%	\$0	I	2017
SYNCB/WALMART (Retail Account)	\$0	\$2,800	0%	\$0	I	2017
CAPITAL ONE BANK USA (Credit Card)	\$0	\$5,000	0%	\$0	I	2018
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,000	0%	\$0	I	2021
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2018
AMERICAN EXPRESS (Credit Card)	\$0	\$1,031	0%	\$0	I	2017
Totals	\$0	\$8,055	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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$0	\$1,031	\$0	I	2017
Totals	\$0	\$1,031	\$0		