

Mohammed Shazzad's Credit Summary

596 Credit Score	\$992/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: Mohammed Shazzad	MOHAMMED P SAZZAD
Age: 56	
1500 AMHERST DR	1500 AMHERST DR APT 6
PLANO, TX. 75075	PLANO, TX. 75075

Categories	# / Balance
Revolving Accounts (Open)	7 / \$8,559
Real Estate (Open)	1 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	5 / \$23,260
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 4
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	6 / 57

Credit Factors

2 Charged Off Accts
2 Unpaid Collection(s)
\$9123 Unpaid Collection(s)
1 Over Limit Acnt
Total Rev Usage > 55%
Past Due Not Late
Pay \$4323 so Accts < 40%
2 Chrgd Off Rev Accts
11 Rev Lates in 2-4 yrs
6 RE Lates in 12-24 mo
1 Charged Off Acct
\$12354 Unpaid Collections
46 RE Lates in 2-4 yrs
No Closed Rev Depth
1 Charged Off Acct 2-4
No 5k+ Lines
Ok Open Rev Depth
1+ Closed Rev Accnts
6+ Closed RE Accounts
Paid Off 100k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
JEFFERSON CAPITAL LL	Collection account.	Open	2023	\$5,099
LENDINGCLUB BANK		Open	2023	\$7,255
PROSPER MARKETPLACE	Charged off account. Fixed rate.	Open	2017	\$4,024
UPGRADE INC	Charged off account.	Closed - 6/30/23	2022	\$0
UPGRADE INC	Charged off account.	Closed - 5/31/23	2022	\$0
LENDINGCLUB BANK NA	Charged off account.	Closed - 1/26/24	2022	\$0
UPSTART NETWORK INC	Charged off account. Fixed rate.	Closed - 5/1/23	2022	\$0

Late Pays	Account	Status	Past Due
30 - 06/24, 30 - 05/24, 30 - 04/24, 30 - 03/24, 30 - 12/23, 30 - 11/23	CAPITAL ONE AUTO FIN	Open	
Lates +2yr: 4/30	NISSAN MOTOR ACCEPTA	Open	
Lates +2yr: 2/30, 3/60, 6/90+	CAPITAL ONE BANK USA	Open	
Lates +2yr: 12/30, 1/60	CAPITAL ONE AUTO FIN	Closed - 11/30/21	
Lates +2yr: 15/30, 14/60	CAPITAL ONE AUTO FIN	Closed - 10/31/21	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CB INDIGO (Credit Card)	\$508	\$500	102%	\$40	I	2025
TBOM MIL (Credit Card)	\$338	\$500	68%	\$40	I	2025
MISSION LANE TAB BAN (Credit Card)	\$1,906	\$2,000	95%	\$92	I	2025
CREDIT ONE BANK (Credit Card)	\$798	\$850	94%	\$40	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$1,466	\$1,500	98%	\$53	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$2,447	\$2,500	98%	\$81	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$1,096	\$4,000	27%	\$41	I	2006
Credit Card Open Totals: (No Retail)	\$8,559	\$11,850	72%	\$387		

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
CAPITAL ONE AUTO FIN (Auto)	\$14,121	\$21,520	\$384	I	2022
NISSAN MOTOR ACCEPTA (Auto)	\$5,115	\$14,000	\$221	J	2021
PROSPER MARKETPLACE (Unsecured)	\$4,024	\$4,024	\$0	I	2017
Totals	\$23,260	\$39,544	\$605		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
UPGRADE INC (Line of Credit)	\$0	\$0	0%	\$0	I	2022
UPGRADE INC (Line of Credit)	\$0	\$1,500	0%	\$0	I	2022
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WELLS FARGO HOME MOR (Conventional RE Mortgage)	\$0	\$125,600	\$1,722	I	2005
WFBNA HOME LENDING	\$0	\$125,600	\$0	J	2005
Totals	\$0	\$251,200	\$1,722		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CAPITAL ONE AUTO FIN (Auto)	\$14,121	\$21,520	\$384	I	2022
NISSAN MOTOR ACCEPTA (Auto)	\$5,115	\$14,000	\$221	J	2021
PROSPER MARKETPLACE (Unsecured)	\$4,024	\$4,024	\$0	I	2017
Totals	\$23,260	\$39,544	\$605		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					