

Saeed Natt's Credit Summary

703 Credit Score	\$324/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: Saeed Natt	SAEED DILAWAR NATT
Age: 64	
169 Main St	169 MAIN ST #3
Cohoes, NY. 12047	COHOES, NY. 12047

Categories	# / Balance
Revolving Accounts (Open)	6 / \$9,782
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$64,190
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)	0 / 0

Credit Factors

No Closed Rev Depth
1 Inq Last 4 Mo
Less than 5 yrs
7k+ line for 10+yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
6+ Closed RE Accounts
Paid Off 200k+ RE/RE
No Open Mortgage
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

US DEPARTMENT OF EDU - 05/19/25

US DEPARTMENT OF EDU - 08/29/24

Discover Card - 02/22/24

US DEPARTMENT OF EDU - 11/18/23

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$627	\$6,000	10%	\$35	I	2024
CITICARDS CBNA (Credit Card)	\$574	\$5,200	11%	\$41	I	2023
APPLE CARD - GS BANK (Credit Card)	\$671	\$2,250	30%	\$37	I	2023
MISSION LANE TAB BAN (Credit Card)	\$0	\$500	0%	\$0	I	2022
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$2,690	\$10,000	27%	\$86	I	2014
CREDIT CARD FB&T (Flexible Spending Credit Card)	\$5,220	\$7,000	75%	\$125	I	2013
Credit Card Open Totals: (No Retail)	\$9,782	\$30,950	32%	\$324		

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
DEPT OF ED (Education Loan)	\$42,027	\$39,430	\$0	I	2024
DEPT OF ED (Education Loan)	\$22,163	\$20,501	\$0	I	2023
Totals	\$64,190	\$59,931	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2003
WELLS FARGO CARD SER (Credit Card)	\$0	\$2,000	0%	\$0	I	2025
MERRICK BANK (Credit Card)	\$0	\$1,100	0%	\$0	I	2022
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$500	0%	\$0	I	2015
Totals	\$0	\$3,600	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
HSBC BANK USA, N.A. (Conventional RE Mortgage)	\$0	\$468,000	\$0	I	2004
Totals	\$0	\$468,000	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED (Education Loan)	\$42,027	\$39,430	\$0	I	2024
DEPT OF ED (Education Loan)	\$22,163	\$20,501	\$0	I	2023
Totals	\$64,190	\$59,931	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					