

Omar Jamaladdin's Credit Summary

695 Credit Score	\$1,146/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: Omar Jamaladdin	OMAR S JAMALADDIN
Age: 49	
4659 Frankford Ave	6150 NASSAU RD
Philadelphia, PA. 19124	PHILADELPHIA, PA. 19151

Categories	# / Balance
Revolving Accounts (Open)	4 / \$1,128
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,605
Installment Accounts (Open)	3 / \$67,317
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 0
Inquires (Last 6 Months)	6
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

\$17011 Unpaid Collection(s)
Total Rev Usage > 40%
Pay \$1609 so Accts < 40%
3 Inq Last 4 Mo
1 Charged Off Acct
No 3k+ Lines
Light Open Rev Depth
No Closed Rev Depth
Avg Age Open
3 Inqs last 2-4 Mo
3 Inqs Fall Off In 30 Days
3 Total Inq 2-4 Mo
3 Total Inqs 5-6 mo
3+ Closed Rev Accnts
No Open Mortgage
Seasoned Closed Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SANTANDER CONSUMER U	Charged off account.	Closed - 6/30/24	2023	\$17,011

Inquiries

FLAGSHIP CREDIT ACCE - 06/23/25

VALUE KIA - 06/23/25

GLOBAL LENDING SERVI - 06/18/25

FLAGSHIP CREDIT ACCE - 04/02/25

FLAGSHIP CREDIT ACCE - 03/05/25

CAP ONE VIA DEALER - 03/05/25

CAP ONE VIA DEALER - 06/24/24

CAP ONE VIA DEALER - 06/17/24

KEY BANK N.A. - 05/13/24

KEYBANK - 05/13/24

GLOBAL LENDING SERVI - 01/08/24

GLOBAL LENDING SERVI - 01/02/24

AMERICAN CREDIT ACCE - 12/19/23

KEYBANK - 10/10/23

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KEY BANK NA (Line of Credit)	\$2,605	\$3,000	87%	\$61	I	2024
KEY BANK NA (Credit Card)	\$208	\$1,000	21%	\$30	I	2024
NAVY FEDERAL CREDIT (Credit Card)	\$116	\$500	23%	\$20	I	2024
KEY BANK NA (Credit Card)	\$0	\$1,000	0%	\$0	I	2023
SYNCB/PAYPAL (Credit Card)	\$804	\$1,500	54%	\$30	I	2020
Credit Card Open Totals: (No Retail)	\$3,733	\$4,000	93%	\$141		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
KEY BANK NA (Line of Credit)	\$2,605	\$3,000	\$61	I	2024
Totals	\$2,605	\$0	\$61		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
PENNSYLVANIA STATE E (Auto)	\$40,749	\$40,709	\$660	I	2025
NAVY FEDERAL CREDIT (Auto)	\$9,557	\$13,312	\$345	I	2024
SANTANDER CONSUMER U (Auto)	\$17,011	\$17,011	\$0	J	2023
Totals	\$67,317	\$71,032	\$1,005		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,000	0%	\$0	I	2024
CREDIT ONE BANK (Credit Card)	\$0	\$400	0%	\$0	I	2020
LEAD BANK (Secured Credit Card)	\$0	\$200	0%	\$0	I	2019
SYNCB/IKEA NORTH AME (Credit Card)	\$0	\$124	0%	\$0	I	2007
Totals	\$0	\$724	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					

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Totals	\$67,317	\$71,032	\$1,005		

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No Miscellaneous Accounts					