

Victor Wray's Credit Summary

639	\$25/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Victor Wray	VICTOR K WRAY SR
Age: 62	
199 Virginia Ave	199 VIRGINIA AVE
San Ysidro, CA. 92173	SAN YSIDRO, CA. 92173

Categories	# / Balance
Revolving Accounts (Open)	0 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$9,279
Miscellaneous Accounts (Open)	2 / \$90,120

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	22 / 19

Credit Factors

1 Unpaid Collection
\$9866 Unpaid Collection(s)
3 RE Lates in 4-6 mo
6 RE Lates in 6-12 mo
Past Due Not Late
No Open 1k+ Lines
No Open Rev Credit Lines
12 RE Lates in 12-24 mo
1 Charged Off Accts
Too Few Open Rev Accounts
19 RE Lates in 2-4 yrs
No Closed Rev Depth
1 Charged Off Acct 2-4
\$587 Unpaid Collections
Less than 5 yrs
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq Last 4-5 mo
1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
LVNV FUNDING LLC	Collection account.	Open	2022	\$587
AUTONATION FINANCE	Charged off account.	Closed - 12/31/22	2020	\$9,279

Inquires

CCF INTERMEDIATE HOL - 04/17/25

Late Pays	Account	Status	Past Due
120 - 06/25, 120 - 05/25, 120 - 04/25, 120 - 03/25, 120 - 02/25, 120 - 01/25, 120 - 12/24, 120 - 11/24, 120 - 10/24, 120 - 09/24, 120 - 08/24, 120 - 07/24, 120 - 06/24, 120 - 05/24, 120 - 04/24, 120 - 03/24, 120 - 02/24, 120 - 01/24, 120 - 12/23, 120 - 11/23, 120 - 10/23, 120 - 09/23	DISTRICT ATTORNEY	Open	
Lates +2yr: 1/30, 1/60, 17/90+			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$158	0%	\$0	I	2020
Credit Card Open Totals: (No Retail)	\$0	\$158	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
AUTONATION FINANCE (Auto)	\$9,279	\$9,279	\$0	I	2020
Totals	\$9,279	\$9,279	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$158	\$0	I	2020
DISTRICT ATTORNEY (Child Support)	\$90,120	\$90,120	\$25	I	2007
Totals	\$90,120	\$90,278	\$25		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

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

Installment Accounts	Balance	Limit		Payment	Resp	Age
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AUTONATION FINANCE (Auto)	\$9,279	\$9,279		\$0	I	2020
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Totals	\$9,279	\$9,279		\$0		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts