

Model: # CREDIT REPORT

## CONFIDENTIAL INFORMATION

\*\*Report Date:\*\* June 11, 2024

\*\*Report Number:\*\* CR-78942615

\*\*Consumer Name:\*\* Joe Doe

\*\*SSN:\*\* XXX-XX-7845

\*\*Current Address:\*\* 2834 Maple Avenue, Apt 5B, Portland, OR 97214

\*\*Previous Address:\*\* 1267 College Drive, Seattle, WA 98105

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## CREDIT SCORE: 705

\*\*Score Type:\*\* FICO 8

\*\*Score Range:\*\* 300-850

\*\*Score Date:\*\* June 11, 2024

### SCORE FACTORS AFFECTING YOUR CREDIT SCORE:

1. Proportion of balances to credit limits on revolving accounts is too high
2. Length of time accounts have been established
3. Number of accounts with delinquency
4. Too many recent inquiries in the last 12 months

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## ## CREDIT SUMMARY

\*\*Accounts:\*\* 12 Total

\*\*Open Accounts:\*\* 9

\*\*Closed Accounts:\*\* 3

\*\*Delinquent Accounts:\*\* 1

\*\*Public Records:\*\* 0

\*\*Collections:\*\* 0

\*\*Average Account Age:\*\* 8 years, 3 months

\*\*Oldest Account:\*\* 15 years, 2 months

### ### ACCOUNT TYPES:

- Revolving: 7 accounts
- Installment: 5 accounts
- Mortgage: 0 accounts
- Other: 0 accounts

### ### BALANCES:

- Total Balance: \$37,842
- Revolving Credit Used: \$8,637 of \$29,500 (29%)
- Installment Balance: \$29,205

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## ## DETAILED ACCOUNT INFORMATION

### ### CREDIT CARD ACCOUNTS

#### \*\*1. CHASE SAPPHIRE PREFERRED\*\*

Account Number: XXXX-XXXX-XXXX-4783

Account Type: Revolving

Date Opened: 04/2013

Account Status: Open/Active

Credit Limit: \$12,500

Current Balance: \$3,245

High Balance: \$8,730

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: Current all months
- 2021: 30 days late (July)
- 2020-2013: Current all months

#### \*\*2. AMERICAN EXPRESS BLUE CASH\*\*

Account Number: XXXX-XXXX-XXXX-2178

Account Type: Revolving

Date Opened: 09/2016

Account Status: Open/Active

Credit Limit: \$7,500

Current Balance: \$1,849

High Balance: \$5,215

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: Current all months
- 2021: Current all months
- 2020-2016: Current all months

**\*\*3. DISCOVER IT CASH BACK\*\***

Account Number: XXXX-XXXX-XXXX-6034

Account Type: Revolving

Date Opened: 06/2011

Account Status: Open/Active

Credit Limit: \$4,500

Current Balance: \$1,782

High Balance: \$4,200

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: Current all months
- 2021-2011: Current all months

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**\*\*4. CAPITAL ONE QUICKSILVER\*\***

Account Number: XXXX-XXXX-XXXX-9217

Account Type: Revolving

Date Opened: 12/2015

Account Status: Open/Active

Credit Limit: \$3,000

Current Balance: \$1,257

High Balance: \$2,875

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: 30 days late (March)
- 2021-2015: Current all months

**\*\*5. BANK OF AMERICA CASH REWARDS\*\***

Account Number: XXXX-XXXX-XXXX-5612

Account Type: Revolving

Date Opened: 02/2014

Account Status: Open/Active

Credit Limit: \$2,000

Current Balance: \$504

High Balance: \$1,850

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: Current all months
- 2021-2014: Current all months

**\*\*6. CITIBANK DOUBLE CASH (CLOSED)\*\***

Account Number: XXXX-XXXX-XXXX-3921

Account Type: Revolving

Date Opened: 03/2012

Date Closed: 11/2021

Account Status: Closed

Credit Limit: \$6,000

Current Balance: \$0

High Balance: \$5,740

Payment Status: Closed

Payment History:

- 2021-2012: Current all months
- Account closed by consumer

**\*\*7. MACY'S STORE CARD (CLOSED)\*\***

Account Number: XXXX-XXXX-XXXX-8345

Account Type: Revolving

Date Opened: 08/2009

Date Closed: 05/2017

Account Status: Closed

Credit Limit: \$1,500

Current Balance: \$0

High Balance: \$1,250

Payment Status: Closed

Payment History:

- 2017-2015: Current all months
- 2014: 60 days late (April)
- 2013-2009: Current all months
- Account closed by consumer

### ### STUDENT LOANS

#### \*\*8. NELNET FEDERAL STUDENT LOAN\*\*

Account Number: XXX-XX-7845-001

Account Type: Installment

Date Opened: 08/2009

Account Status: Open/Active

Original Loan Amount: \$18,500

Current Balance: \$5,263

Monthly Payment: \$180

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months

- 2022: Current all months
- 2021: Deferred (COVID relief)
- 2020: Deferred (COVID relief)
- 2019-2009: Current all months

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**\*\*9. NAVIENT STUDENT LOAN\*\***

Account Number: XXX-XX-7845-002

Account Type: Installment

Date Opened: 08/2010

Account Status: Open/Active

Original Loan Amount: \$12,000

Current Balance: \$2,742

Monthly Payment: \$110

Payment Status: Current

Payment History:

- 2024: Current all months
- 2023: Current all months
- 2022: Current all months
- 2021: Deferred (COVID relief)
- 2020: Deferred (COVID relief)



- 2019-2010: Current all months

**\*\*10. GREAT LAKES STUDENT LOAN\*\***

Account Number: XXX-XX-7845-003

Account Type: Installment

Date Opened: 01/2011

Account Status: Open/Active

Original Loan Amount: \$24,500

Current Balance: \$8,200

Monthly Payment: \$210

Payment Status: Current

Payment History:

- 2024: Current all months

- 2023: Current all months

- 2022: Current all months

- 2021: Deferred (COVID relief)

- 2020: Deferred (COVID relief)

- 2019-2011: Current all months

- Late 30 days (September 2013)

**### OTHER INSTALLMENT ACCOUNTS**

**\*\*11. TOYOTA FINANCIAL SERVICES\*\***

Account Number: TFS-XXX-8721

Account Type: Installment (Auto Loan)

Date Opened: 03/2019

Account Status: Open/Active

Original Loan Amount: \$24,900

Current Balance: \$13,000

Monthly Payment: \$415

Payment Status: Current

Payment History:

- 2024: Current all months

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