

Model: # CREDIT REPORT

CONFIDENTIAL INFORMATION

Report Date: June 11, 2024

Report Number: CR-78942615

Consumer Name: John Doe

SSN: XXX-XX-7845

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

Previous Address: 1267 College Drive, Seattle, WA 98105

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

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

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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