

CREDITVIEW

Consumer Credit Report
Report Date: December 6, 2024

⚠️ SEVERE CREDIT ISSUES DETECTED ⚠️

This credit report contains major derogatory information including collections and repossession

⚠️ DEMO/SAMPLE DATA ONLY ⚠️

This is simulated data for software testing purposes only

Personal Information

Name: Jennifer Lopez

Date of Birth: 07/24/1994

Address: 892 Maple Street, Apt 3B, Los Angeles, CA 90015

SSN: XXX-XX-7529

Report #: CR-2024-120548429

575

FICO® Credit Score

POOR

Range: 300-850
Updated: December 6, 2024

⚠️ CREDIT SCORE ALERT - MAJOR VIOLATION

Score of **575** is **45 points below the minimum lending threshold of 620**.
This represents a MAJOR VIOLATION and typically results in automatic denial.

Score has declined 98 points in past 24 months due to repossession, collections, and late payments.

Credit Score Factors

Payment History



Very Poor

Credit Utilization



92%

Credit History Length



3 years

Account Summary

Total Accounts: 15	Open Accounts: 8	Closed Accounts: 7
Total Credit Limit: \$11,200	Total Balance: \$10,350	Available Credit: \$850
Utilization: 92% (Extremely High)		
Derogatory Marks: 3 Collections, 1 Repossession		

Major Derogatory Items

⚠️ AUTOMOBILE REPOSSESSION

Creditor:

AutoCredit Finance

Date:

June 2023 (18 months ago)

Original Loan:

\$16,500

Deficiency Balance:

\$4,200 (charged off)

Vehicle:

2017 Dodge Charger

Status:

REPOSSESSION - Will remain for 7 years

⚠️ ACTIVE COLLECTIONS

Creditor	Amount	Date	Status
Midland Credit Management	\$1,850	March 2024	UNPAID
Portfolio Recovery Associates	\$920	August 2023	UNPAID
Convergent Outsourcing	\$475	November 2023	UNPAID
TOTAL IN COLLECTIONS:	\$3,245		

Open Credit Accounts

Creditor	Type	Opened	Limit	Balance	Payment	Status
Credit One Bank	Credit Card	03/2023	\$1,500	\$1,485	\$0	60 Days Late
Fingerhut	Retail Card	08/2023	\$1,200	\$1,150	\$0	Current

						(maxed)
Conn's HomePlus	Retail Card	11/2023	\$2,500	\$2,400	\$0	30 Days Late
First Premier Bank	Credit Card	05/2024	\$800	\$785	\$0	Current (maxed)
Aspire Visa	Credit Card	07/2024	\$600	\$590	\$0	Current (maxed)
Indigo Platinum	Credit Card	09/2024	\$500	\$485	\$0	Current (maxed)
Cash Store	Payday Loan	10/2024	\$1,000	\$950	\$350	Current
CashNetUSA	Payday Loan	11/2024	\$800	\$750	\$275	Current
Check Into Cash	Payday Loan	11/2024	\$600	\$585	\$200	Current
Oportun	Personal Loan	06/2024	\$2,700	\$2,170	\$275	Current (high rate)

⚠️ **PAYDAY LOAN WARNING:** Applicant has 3 active payday loans totaling \$2,285. These ultra-high interest loans (typically 300-400% APR) indicate severe financial distress and inability to manage regular expenses.

Payment History

On-time Payments: 51% (46 of 90 payments)	
Late Payments (30+ days): 18	Late Payments (60+ days): 8
Late Payments (90+ days): 4	Late Payments (120+ days): 2
Collections: 3 (Total: \$3,245)	
Repossessions: 1 (June 2023 - Auto)	
Charge-Offs: 1 (\$4,200 deficiency balance)	
Bankruptcies: 0	Foreclosures: 0

Monthly Debt Obligations

Debt Type	Monthly Payment
Payday Loans (3 loans)	\$825.00
Personal Loan (Oportun)	\$275.00
Credit Cards & Retail (minimum payments)	~\$0 (currently maxed, paying minimums sporadically)
TOTAL MONTHLY DEBT	\$1,100.00

Note: This does not include unpaid collections (\$3,245) or charged-off deficiency balance (\$4,200). Total outstanding debt

including collections and charge-offs: \$17,795.

Recent Inquiries (Past 6 Months)

Date	Creditor	Type
12/05/2024	Auto Lender	Hard Inquiry
11/28/2024	Check Into Cash	Hard Inquiry
11/15/2024	CashNetUSA	Hard Inquiry
10/22/2024	Cash Store	Hard Inquiry
09/18/2024	Indigo Platinum	Hard Inquiry
07/30/2024	Aspire Visa	Hard Inquiry
06/14/2024	Oportun	Hard Inquiry

Concern: 7 hard inquiries in 6 months indicates aggressive credit seeking behavior and severe financial distress.

⚠️ CREDIT ASSESSMENT - AUTOMATIC DENIAL CRITERIA MET

MAJOR VIOLATIONS:

- ⚠️ Credit score 575 - 45 points below 620 minimum (MAJOR VIOLATION)
- ⚠️ Automobile repossession within past 24 months (disqualifying)
- ⚠️ 3 active collections totaling \$3,245 (disqualifying)
- ⚠️ Charge-off with \$4,200 deficiency balance (disqualifying)

SEVERE RISK INDICATORS:

- ⚠️ 92% credit utilization - all accounts maxed out
- ⚠️ 49% late payment rate (51% on-time only)
- ⚠️ 2 accounts currently 30-60 days late
- ⚠️ 3 active payday loans (\$2,285) - financial distress
- ⚠️ 7 hard inquiries in 6 months - desperate credit seeking
- ⚠️ Short credit history (3 years)
- ⚠️ No positive payment references

Overall: UNACCEPTABLE CREDIT RISK - AUTOMATIC DENIAL RECOMMENDED