

CREDITVIEW

Consumer Credit Report
Report Date: December 5, 2024

⚠️ DEMO/SAMPLE DATA ONLY ⚠️
This is simulated data for software testing purposes only

Personal Information

Name: Marcus Johnson

Date of Birth: 08/22/1988

Address: 4521 Riverside Parkway, Apt 202, Houston, TX 77004

SSN: XXX-XX-8145

Report #: CR-2024-120548391

615

FICO® Credit Score

FAIR

Range: 300-850
Updated: December 5, 2024

⚠️ Credit Score Alert:

Score of 615 is only **5 points below the typical minimum lending threshold of 620**. While technically sub-prime, this is a borderline case that may qualify with compensating factors such as stable employment, adequate income, and low debt-to-income ratio.

Credit Score Factors

Payment History



Very Good

Credit Utilization



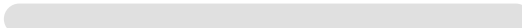
45%

Credit History Length



6 years

Credit Mix



Good

Account Summary

Total Accounts: 9

Open Accounts: 8

Closed Accounts: 1

Total Credit Limit: \$28,500

Total Balance: \$12,800

Available Credit: \$15,700

Open Credit Accounts

Creditor	Type	Opened	Credit Limit	Balance	Payment	Status
Capital One Platinum	Credit Card	03/2019	\$6,500	\$3,200	\$0	Current
Chase Freedom	Credit Card	07/2020	\$5,000	\$2,100	\$0	Current
Discover It	Credit Card	11/2021	\$4,000	\$1,800	\$0	Current
Best Buy Store Card	Retail Card	01/2023	\$3,000	\$750	\$0	Current
Toyota Financial	Auto Loan	09/2021	\$18,500	\$4,200	\$325	Current
Navient Student Loan	Student Loan	09/2010	\$28,000	\$8,950	\$175	Current
FedLoan Servicing	Student Loan	01/2011	\$15,000	\$5,800	\$130	Current
Personal Loan - LendingClub	Installment	06/2023	\$8,000	\$5,200	\$270	Current

Payment History

On-time Payments: 95% (91 of 96 payments)

Late Payments (30+ days): 2 (both 18+ months ago)

Capital One: Aug 2023, Dec 2022

Late Payments (60+ days): 0

Late Payments (90+ days): 0

Collections: 0

Bankruptcies: 0

Foreclosures: 0

Monthly Debt Obligations

Debt Type	Monthly Payment
Auto Loan (Toyota Financial)	\$325.00
Student Loans (Navient + FedLoan)	\$305.00
Personal Loan (LendingClub)	\$270.00
Credit Cards (revolving, estimated minimum)	\$300.00
TOTAL MONTHLY DEBT	\$1,200.00

Recent Inquiries

Date	Creditor	Type
12/03/2024	Auto Finance Company	Hard Inquiry
06/15/2023	LendingClub	Hard Inquiry

Credit Assessment Summary:

• Fair credit score (615) - 5 points below typical 620 minimum
• Credit utilization is elevated (45%) - impacts score
• Generally good payment history (95% on-time)
• Two 30-day late payments from 18+ months ago
• No recent delinquencies or serious derogatory marks
• Diverse credit mix (revolving, installment, student loans)
• Moderate monthly debt obligations (\$1,200/month)
• Recent personal loan (June 2023) - may indicate financial stress
Overall: Borderline subprime - requires strong compensating factors for approval