

# CREDITVIEW

Consumer Credit Report  
Report Date: December 5, 2024

âš i, DEMO/SAMPLE DATA ONLY âš i,  
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

# 680

FICO® Credit Score

GOOD

Range: 300-850

Updated: December 5, 2024

## 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
<b>TOTAL MONTHLY DEBT</b>	<b>\$1,200.00</b>

## Recent Inquiries

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

**Credit Assessment Summary:**

- âœ“ Good credit score (680)
  - âš Credit utilization is elevated (45%) - impacts score
  - âœ“ Generally good payment history (95% on-time)
  - âš Two 30-day late payments from 18+ months ago
  - âœ“ No recent delinquencies or serious derogatory marks
  - âœ“ Diverse credit mix (revolving, installment, student loans)
  - âš Moderate monthly debt obligations (\$1,200/month)
  - âš Recent personal loan (June 2023) - may indicate financial stress
- Overall:** Acceptable credit with some concerns requiring review

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\*\*\* THIS IS DEMO/SAMPLE DATA FOR SOFTWARE TESTING PURPOSES ONLY \*\*\*

Not a real credit report. For demonstration use only.