Personal Information

Name: Sarah Chen

Date of Birth: 04/15/1992

Address: 2847 Oak Valley Lane, Austin, TX 78704

SSN: XXX-XX-4729

Report #: CR-2024-120548372

750

FICOÂ® Credit Score

EXCELLENT

Range: 300-850
Updated: December 5, 2024

Credit Score Factors

Factor		Rating
Payment History		**Excellent**
Credit Utilization		**15%**
Credit History Length		**8 years**
Credit Mix		**Good**

Account Summary

Total Accounts: 6	**Open Accounts:** 5	**Closed Accounts:** 1
Total Credit Limit: $35,000	**Total Balance:** $5,200	**Available Credit:** $29,800

Open Credit Accounts

Creditor	Type	Opened	Credit Limit	Balance	Payment	Status
Chase Sapphire	Credit Card	02/2017	$15,000	$2,100	$0	**Current**
Discover Card	Credit Card	08/2018	$8,000	$1,200	$0	**Current**
American Express	Credit Card	06/2019	$12,000	$800	$0	**Current**
Best Buy Store Card	Retail Card	11/2020	$0	$0	$0	**Paid Off**
Sallie Mae	Student Loan	09/2014	$15,000	$1,100	$400	**Current**

Payment History

On-time Payments: 100% (96 of 96 payments)

Late Payments (30+ days): 0 **Late Payments (60+ days):** 0 **Late Payments (90+ days):** 0

Collections: 0   **Bankruptcies:** 0   **Foreclosures:** 0

Monthly Debt Obligations

Debt Type	Monthly Payment
Student Loan (Sallie Mae)	$400.00
Credit Cards (revolving, estimated minimum)	$0.00
TOTAL MONTHLY DEBT	**$400.00**

Recent Inquiries

Date	Creditor	Type
12/02/2024	Auto Finance Company	Hard Inquiry

Note: Multiple inquiries within 14-45 days for auto loans are typically counted as a single inquiry.

Credit Assessment Summary:
âœ" Excellent credit score (750)
âœ" Perfect payment history (100% on-time)
âœ" Low credit utilization (15%)
âœ" Established credit history (8 years)
âœ" Low monthly debt obligations ($400/month)
âœ" No derogatory marks
âœ" Strong creditworthiness for loan approval