

# 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: David Martinez

Date of Birth: 03/14/1986

Address: 2156 Desert View Circle, Phoenix, AZ 85042

SSN: XXX-XX-6284

Report #: CR-2024-120548412

640

FICO® Credit Score

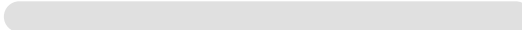
FAIR

Range: 300-850  
Updated: December 5, 2024

⚠️ Credit Score Alert: Score of 640 is just 20 points above typical minimum lending threshold (620). Score has declined 35 points in past 12 months due to increased utilization and recent late payment.

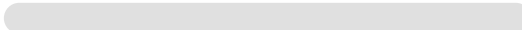
## Credit Score Factors

Payment History



Fair

Credit Utilization



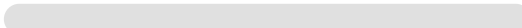
72%

Credit History Length



5 years

Credit Mix



Fair

## Account Summary

Total Accounts: 12

Open Accounts: 10

Closed Accounts: 2

Total Credit Limit: \$26,800

Total Balance: \$19,350

Available Credit: \$7,450

Utilization: 72% (Very High)

Open Credit Accounts

Creditor	Type	Opened	Credit Limit	Balance	Payment	Status
Capital One Quicksilver	Credit Card	02/2020	\$4,500	\$4,350	\$0	Current (97% util)
Credit One Bank	Credit Card	08/2021	\$3,000	\$2,850	\$0	Current (95% util)
Discover Card	Credit Card	05/2022	\$3,500	\$2,100	\$0	Current (60% util)
Synchrony Car Care	Retail Card	11/2022	\$2,500	\$2,450	\$0	30 Days Late (98% util)
Home Depot Card	Retail Card	03/2023	\$2,000	\$1,200	\$0	Current (60% util)
Santander Auto	Auto Loan	07/2021	\$22,000	\$8,400	\$425	Current (underwater)
OneMain Financial	Personal Loan	09/2023	\$7,000	\$5,800	\$275	Current
Affirm (Medical)	Installment	01/2024	\$3,200	\$2,800	\$180	Current
Avant Personal Loan	Personal Loan	06/2024	\$5,000	\$4,700	\$250	Current
PayPal Credit	Revolving	10/2024	\$1,300	\$700	\$0	Current

⚠️ **High Credit Utilization Alert:** Overall utilization of 72% is significantly impacting credit score. Multiple cards are at or near their limits, indicating potential financial stress.

Payment History

On-time Payments: 88% (106 of 120 payments)

Late Payments (30+ days): 5

Nov 2024	Synchrony Car Care	30 days late
Jun 2024	Capital One	30 days late
Feb 2024	Discover	30 days late
Oct 2023	Santander Auto	30 days late
Mar 2023	Credit One	30 days late

Late Payments (60+ days): 1 (Santander, Oct 2023)

Late Payments (90+ days): 0

Collections: 0

Bankruptcies: 0

Foreclosures: 0

Monthly Debt Obligations

Debt Type	Monthly Payment
Auto Loan (Santander - 2015 Silverado)	\$425.00
Personal Loan (OneMain Financial)	\$275.00
Personal Loan (Avant)	\$250.00
Medical Installment (Affirm)	\$180.00
Credit Cards (estimated minimum payments)	\$470.00
TOTAL MONTHLY DEBT	\$1,600.00

Trade-In Vehicle - Current Loan Status

⚠️ **Negative Equity Alert:** Current auto loan is underwater (upside down)

Trade-In Vehicle:	2015 Chevrolet Silverado 1500
Current Loan Balance:	\$8,400.00
Estimated Trade-In Value:	\$6,400.00
Negative Equity:	-\$2,000.00
Monthly Payment:	\$425.00
Remaining Term:	20 months

Note: Negative equity will need to be rolled into new loan, increasing total amount financed and LTV ratio.

Recent Inquiries

Date	Creditor	Type
12/04/2024	Auto Finance Company	Hard Inquiry
10/15/2024	PayPal Credit	Hard Inquiry
06/22/2024	Avant	Hard Inquiry
01/18/2024	Affirm	Hard Inquiry

**Concern:** 4 hard inquiries in past 12 months may indicate credit seeking behavior or financial stress.

**Credit Assessment Summary - Multiple Concerns:**

- Credit score 640 - just 20 points above typical minimum (620)
  - Very high credit utilization (72%) - major score impact
  - 5 late payments in past 24 months, including 1 recent (Nov 2024)
  - 1 payment currently 30 days late (Synchrony)
  - Multiple accounts near or at maximum limits
  - High monthly debt obligations (\$1,600/month)
  - Negative equity on trade-in vehicle (-\$2,000)
  - Multiple recent inquiries (4 in 12 months)
  - Recent personal loans (June 2024, Sept 2023) - possible financial stress
  - No collections, bankruptcies, or foreclosures
  - Most accounts currently in good standing
- Overall:** High-risk profile requiring significant underwriting review