

Aaron Spencer's Credit Summary

700 Credit Score	\$375/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Aaron Spencer	AARON SPENCER
Age: 25	
740 E 400 N	740 E 400 N
Providence, UT. 84332	PROVIDENCE, UT. 84332

Categories	# / Balance
Revolving Accounts (Open)	1 / \$0
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$14,687
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

No Open Rev Credit Lines
No 3k+ Lines
Too Few Open Rev Accounts
No Closed Rev Depth
Avg Age Open
Accounts Too New
No Open Mortgage
No Rev Acct Open 10K 2yr

Open Accounts

Category	Sub-Category	Balance	Limit	%	Payment	Resp	Age
Revolving Accounts							
AMERICA FIRST CREDIT (Credit Card)		\$0	\$1,500	0%	\$0	I	2023
Credit Card Open Totals: (No Retail)		\$0	\$1,500	0%	\$0		
Line of Credit Accounts							
No Line of Credit Accounts							
Real Estate Accounts							
No Real Estate Accounts							
Installment Accounts							
WESTLAKE FINANCIAL (Unsecured)		\$12,687	\$12,800		\$375	I	2025
CENTRAL RESEARCH INC (Education Loan)		\$2,000	\$2,000		\$0	I	2024
Totals		\$14,687	\$14,800		\$375		
Miscellaneous Accounts							
No Miscellaneous Accounts							

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
No Line of Credit Accounts						
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$12,687	\$12,800		\$375	I	2025
CENTRAL RESEARCH INC (Education Loan)	\$2,000	\$2,000		\$0	I	2024
Totals	\$14,687	\$14,800		\$375		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
WASATCH PROPERTY MAN (Rental Agreement)	\$0	\$51		\$0	J	2024
Totals	\$0	\$51		\$0		