

Geoff Brabec's Credit Summary

760 Credit Score	\$855/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: Geoff Brabec	GEOFFREY N BRABEC
Age: 47	
1450 KINGSWOOD DR APT 393	1450 KINGSWOOD DR APT 393
ROSEVILLE, CA. 95678	ROSEVILLE, CA. 95678

Categories	# / Balance
Revolving Accounts (Open)	6 / \$25,800
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
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

7k+ line for 12+yr
Seasoned Closed Accounts
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 7.5k
8+ Closed RE Accounts
Paid Off 200k+ RE/RE
No Open Mortgage

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Credit Card)	\$11,054	\$14,000	79%	\$111	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$8,620	\$10,000	86%	\$253	I	2022
APPLE CARD - GS BANK (Credit Card)	\$2,480	\$6,400	39%	\$224	I	2021
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$3,646	\$8,000	46%	\$267	I	2014
DISCOVER CARD (Credit Card)	\$0	\$18,000	0%	\$0	I	2005
Bank of America (Credit Card)	\$0	\$9,100	0%	\$0	I	2004
Credit Card Open Totals: (No Retail)	\$25,800	\$65,500	39%	\$855		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
MACYS/CITIBANK NA (Retail Account)	\$0	\$100	0%	\$0	I	2011
SYNCB/CAR CARE AMER (Retail Account)	\$0	\$1,500	0%	\$0	I	2014
SYNCB/JC PENNEYS (Retail Account)	\$0	\$424	0%	\$0	I	2007
THD/CBNA (Retail Account)	\$0	\$2,501	0%	\$0	I	2011
SAFE CREDIT UNION (Credit Card)	\$0	\$10,000	0%	\$0	I	2009
CITI TY MC/CBNA (Credit Card)	\$0	\$2,001	0%	\$0	I	2011
JPMCB CARD SERVICES (Credit Card)	\$0	\$6,600	0%	\$0	I	1999
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2013
WELLS FARGO CARD SER (Credit Card)	\$0	\$700	0%	\$0	I	1996
Totals	\$0	\$20,325	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$265,800	\$0	I	2017
ROCKET MORTGAGE (Conventional RE Mortgage)	\$0	\$237,500	\$0	J	2015
Totals	\$0	\$503,300	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					