

## Adam Orchard's Credit Summary

<b>603</b> Credit Score	<b>\$3,276/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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### Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Adam Orchard	ADAM ORCHARD
Age: 39	
1456 S Longview Rd	1456 S LONGVIEW RD
Santaquin, UT. 84655	SANTAQUIN, UT. 84655

Categories	# / Balance
Revolving Accounts (Open)	8 / \$17,689
Real Estate (Open)	1 / \$443,877
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$53,480
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)	8 / 9

### Credit Factors

2 Over Limit Acnt  
Total Rev Usage > 55%  
Past Due Not Late  
Pay \$3380 so Accts < 40%  
3 RE Lates in 12-24 mo  
2 RE Lates in 4-6 mo  
1 RE Late in 0-3 mo  
5 Rev Lates in 2-4 yrs  
1 RE Late in 6-12 mo  
1 Rev Late in 12-24 mo  
No 7.5k+ Lines  
2 RE Lates in 2-4 yrs  
2 RE Lates in 4+ yrs  
Existing Open Mortgage  
Ok Open Rev Depth  
3+ Closed Rev Accnts  
Ok Closed Rev Depth  
Paid Off 200k+ RE/RE  
Closed Accnts Over 5k  
Seasoned Closed Accounts  
Drop Bad Auth User (JPMCB CARD SERVICE)  
No Rev Acct Open 10K 2yr

## Credit Alerts

Late Pays	Account	Status	Past Due
60 - 06/25, 30 - 05/25, 120 - 10/24, 120 - 09/24, 120 - 08/24, 120 - 07/24	FREEDOM MORTGAGE	Open	\$2460
Lates +2yr: 1/30  30 - 12/23, 30 - 09/23	RC WILLEY	Open	
Lates +2yr: 4/30	UTAH COMMUNITY CREDI	Open	
Lates +2yr: 2/30	UTAH COMMUNITY CREDI	Closed - 12/1/22	
Lates +2yr: 1/30, 1/60	UTAH COMMUNITY CREDI	Closed - 6/1/20	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
RC WILLEY (Retail Account)	\$382	\$4,000	10%	\$161	J	2016
SYNCB/AMAZON PLCC (Retail Account)	\$1,155	\$1,330	87%	\$42	I	2016
AMERICAN EXPRESS (Credit Card)	\$2,031	\$2,000	102%	\$70	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2016
CITICARDS CBNA (Flexible Spending Credit Card)	\$2,534	\$2,670	95%	\$68	I	2015
UTAH COMMUNITY CREDI (Credit Card)	\$2,060	\$5,000	41%	\$52	I	2015
CAPITAL ONE BANK USA (Credit Card)	\$0	\$750	0%	\$0	I	2012
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$8,162</b>	<b>\$11,920</b>	<b>68%</b>	<b>\$393</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$9,527	\$9,200	104%	\$286	A	2013
<b>Totals</b>	<b>\$9,527</b>	<b>\$9,200</b>	<b>104%</b>	<b>\$286</b>		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
FREEDOM MORTGAGE (Retail Account)	\$443,877	\$484,747	\$2,238	J	2021
<b>Totals</b>	<b>\$443,877</b>	<b>\$0</b>	<b>\$2,238</b>		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$16,007	\$17,000	\$473	I	2025
SUNLIGHT FINANCIAL (Secured Home Improvement)	\$37,473	\$39,835	\$172	I	2022
<b>Totals</b>	<b>\$53,480</b>	<b>\$56,835</b>	<b>\$645</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JC PENNEYS (Retail Account)	\$0	\$500	0%	\$0	I	2018
Cap1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$300	0%	\$0	I	2013
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$2,000	0%	\$0	I	2017
AMERICAN EXPRESS (Credit Card)	\$0	\$5,500	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$7,500</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Business Line Personally Guaranteed)	\$0	\$500	\$0	C	2019
<b>Totals</b>	<b>\$0</b>	<b>\$500</b>	<b>\$0</b>		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SERVICEMAC/HOME POIN (Retail Account)	\$0	\$484,747	\$0	J	2021
HOME POINT FINANCIAL (Retail Account)	\$0	\$484,747	\$0	J	2021
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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