

Aaron Spencer's Credit Summary

| | | | | |
|--------------|----------|---------------|-------------|----------|
| 700 | \$375/mo | No | No | No |
| Credit Score | Payments | Credit Freeze | Fraud Alert | Deceased |

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

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|--------------------------------------|---------|---------|----|---------|------|------|
| 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 | 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 |
|---------------------------|---------|-------|---------|------|-----|
| 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 | | |
|--------|-----|------|--|-----|--|--|