

Seth Gifford's Credit Summary

743 Credit Score	\$947/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: Seth Gifford	SETH GIFFORD
Age: 25	
825 E 1000 S	495 S STATE ST
Springville, UT. 84663	OREM, UT. 84058

Credit Factors

Light Open Rev Depth
No Closed Rev Depth
Avg Age Open
No 5k+ Lines
No Open Mortgage
No Rev Acct Open 10K 2yr

Categories	# / Balance
Revolving Accounts (Open)	2 / \$1
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$164
Installment Accounts (Open)	3 / \$32,245
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

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$164	\$500	33%	\$25	I	2022
MOUNTAIN AMERICA CRE (Credit Card)	\$1	\$3,000	0%	\$15	I	2023
UTAH COMMUNITY CREDI (Credit Card)	\$0	\$1,000	0%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$165	\$4,000	4%	\$40		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$164	\$500	\$25	I	2022
Totals	\$164	\$0	\$25		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
MOUNTAIN AMERICA CRE (Auto)	\$12,799	\$16,354	\$287	J	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,588	\$11,800	\$349	I	2024
MOUNTAIN AMERICA CRE (Auto)	\$7,858	\$14,480	\$271	J	2023
Totals	\$32,245	\$42,634	\$907		

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
MOUNTAIN AMERICA CRE (Auto)	\$12,799	\$16,354		\$287	J	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,588	\$11,800		\$349	I	2024
MOUNTAIN AMERICA CRE (Auto)	\$7,858	\$14,480		\$271	J	2023
Totals	\$32,245	\$42,634		\$907		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						