

Lawrence Knutson's Credit Summary

| | | | | |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|
| 556 Credit Score | \$329/mo Payments | No Credit Freeze | No Fraud Alert | No Deceased |
|----------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|

Credit Report Details

| Report Date: 09/01/2025 | Credit Report |
|-------------------------|-----------------------------|
| Name: Lawrence Knutson | LAWRENCE L KNUTSON |
| Age: 35 | |
| 100 W Eaton Rd | 3220 6TH ST S APT 207 |
| Chico, CA. 95973 | SAINT PETERSBURG, FL. 33705 |

| Categories | # / Balance |
|--------------------------------|--------------|
| Revolving Accounts (Open) | 0 / \$0 |
| Real Estate (Open) | 0 / \$0 |
| Line of Credit Accounts (Open) | 0 / \$0 |
| Installment Accounts (Open) | 1 / \$11,111 |
| Miscellaneous Accounts (Open) | 1 / \$0 |

| Credit Alerts | # |
|-----------------------------|-------|
| Public Records | 1 |
| Collections (Open/Closed) | 5 / 1 |
| Inquires (Last 6 Months) | 0 |
| Late Pays (Last 2/2+ Years) | 0 / 6 |

Credit Factors

2 Charged Off Accts
C-7/11 BK in Last 7 yrs
4 Chrgd Off Rev Accts
No Open 1k+ Lines
No Open Rev Credit Lines
BK w/ Neg Credit
6 RE Lates in 2-4 yrs
No Closed Rev Depth
Less than 5 yrs
2+ Closed Rev Accnts
Closed Accnts Over 5k
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Public Records

Bankruptcy Discharged CH-7 Discharged CH-7 - 05/13/2025

| Collections/Charge Offs | Remarks | Status | Age | Balance |
|-------------------------|--|------------------|------|---------|
| BEST BUY/CBNA | Bankruptcy chapter 7. Bankruptcy discharged. | Open | 2024 | \$0 |
| UPSTART/DRBANK | Bankruptcy chapter 7. Bankruptcy discharged. F | Open | 2025 | \$0 |
| CAPITAL ONE AUTO FIN | Bankruptcy chapter 7. Bankruptcy discharged. F | Open | 2021 | \$0 |
| CAPITAL ONE BANK USA | Bankruptcy chapter 7. Bankruptcy discharged. | Open | 2021 | \$0 |
| CAPITAL ONE BANK USA | Bankruptcy chapter 7. Bankruptcy discharged. | Open | 2019 | \$0 |
| Bank of America | Bankruptcy chapter 7. Account closed by credit c | Closed - 8/13/25 | 2025 | \$0 |

| Late Pays | Account | Status | Past Due |
|------------------------|--------------------|-------------------|----------|
| Lates +2yr: 2/30, 2/60 | Bank of America | Closed - 4/30/22 | |
| Lates +2yr: 2/90+ | FED LOAN SERVICING | Closed - 12/31/21 | |

Open Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---|------------|------------|----|------------|------|------|
| BEST BUY/CBNA (Retail Account) | \$0 | \$0 | 0% | \$0 | | 2024 |
| CAPITAL ONE BANK USA (Credit Card) | \$0 | \$0 | 0% | \$0 | | 2021 |
| CAPITAL ONE BANK USA (Credit Card) | \$0 | \$0 | 0% | \$0 | | 2019 |
| Credit Card Open Totals: (No Retail) | \$0 | \$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) | \$11,111 | \$11,800 | \$329 | I | 2025 |
| Totals | \$11,111 | \$11,800 | | \$329 | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------------------|------------|------------|---------|------------|------|
| MISSOURI HIGHER EDUC (Education Loan) | \$0 | \$0 | \$0 | | 2016 |
| Totals | \$0 | \$0 | | \$0 | |

Closed Accounts

| Revolving Accounts | Balance | Limit | % | Payment | Resp | Age |
|---------------------------------------|------------|--------------|-----------|------------|------|------|
| SYNCB/CARE CREDIT (Retail Account) | \$0 | \$6,000 | 0% | \$0 | I | 2021 |
| Bank of America (Credit Card) | \$0 | \$0 | 0% | \$0 | | 2025 |
| Bank of America (Secured Credit Card) | \$0 | \$300 | 0% | \$0 | I | 2020 |
| Totals | \$0 | \$300 | 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) | \$11,111 | \$11,800 | \$329 | I | 2025 |
| Totals | \$11,111 | \$11,800 | \$329 | | |

| Miscellaneous Accounts | Balance | Limit | Payment | Resp | Age |
|---------------------------|---------|-------|---------|------|-----|
| No Miscellaneous Accounts | | | | | |