

Lawrence Knutson's Credit Summary

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