

Chris Lane's Credit Summary

710 Credit Score	\$5,762/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: Chris Lane	CHRISTOPHER R LANE
Age: 42	
2033 DECATHLON DR	2033 DECATHLON DR
VIRGINIA BEACH, VA. 23453	VIRGINIA BEACH, VA. 23453

Categories	# / Balance
Revolving Accounts (Open)	4 / \$36,857
Real Estate (Open)	2 / \$328,872
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$69,174
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 90%
Pay \$21297 so Accts < 40%
1 Inq Last 4 Mo
1 Rev Late in 2-4 yrs
7k+ line for 12+yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
Seasoned Closed Accounts
1 Inq last 2-4 Mo
1 Inqs Fall Off In 30 Days
1 Total Inq 2-4 Mo
1 Total Inqs 5-6 mo

Credit Alerts

Inquiries

Discover Home Loans - 06/05/25

CARMAX AUTO FINANCE - 03/22/25

GM FINANCIAL COM - 10/10/24

CAPITAL ONE BANK USA - 01/09/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	CAPITAL ONE BANK USA	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$19,091	\$20,000	95%	\$635	I	2011
DISCOVER CARD (Credit Card)	\$10,410	\$10,800	96%	\$305	I	2011
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$3,219	\$3,600	89%	\$85	I	2010
CAPITAL ONE BANK USA (Credit Card)	\$4,137	\$4,500	92%	\$110	I	2008
Credit Card Open Totals: (No Retail)	\$36,857	\$38,900	95%	\$1,135		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANCARE SERVICING C (Conventional RE Mortgage)	\$164,227	\$202,500	\$1,347	J	2016
LOANCARE/SIERRA PACI (Conventional RE Mortgage)	\$164,645	\$202,500	\$1,347	J	2016
Totals	\$328,872	\$405,000	\$2,694		

Installment Accounts	Balance	Limit	Payment	Resp	Age
CARMAX AUTO FINANCE (Auto)	\$52,344	\$52,701	\$1,103	I	2025
LENDINGCLUB BANK NA (Unsecured)	\$16,830	\$40,000	\$830	I	2022
Totals	\$69,174	\$92,701	\$1,933		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/JCI HOME DESIG (Retail Account)	\$0	\$3,000	0%	\$0	I	2023
SYNCB/B&H PHOTO (Retail Account)	\$0	\$1,000	0%	\$0	I	2019
SYNCB/WALMART (Retail Account)	\$0	\$300	0%	\$0	I	2002
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$3,000	0%	\$0	I	2011
Totals	\$0	\$3,000	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
CARMAX AUTO FINANCE (Auto)	\$52,344	\$52,701	\$1,103	I	2025
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					