

Bruce Guyant's Credit Summary

692 Credit Score	\$5,871/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: Bruce Guyant	BRUCE M GUYANT
Age: 59	
4410 N Ravenswood Ave	2399 HORNS HILL RD
Chicago, IL. 60640	NEWARK, OH. 43055

Categories	# / Balance
Revolving Accounts (Open)	8 / \$22,235
Real Estate (Open)	2 / \$396,821
Line of Credit Accounts (Open)	1 / \$777
Installment Accounts (Open)	6 / \$69,310
Miscellaneous Accounts (Open)	1 / \$4,054

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

Total Rev Usage > 55%
Pay \$12115 so Accts < 40%
7k+ line for 4+yrs
Existing Open Mortgage
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Paid Off 200k+ RE/RE
Seasoned Closed Accounts

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$2,670	\$2,930	91%	\$102	J	2015
CYPRUS CREDIT UNION (Debit Card (used when backed by a line of credit or overdraft protection))	\$0	\$500	0%	\$0	J	2015
KEY BANK- PACIFIC (Line of Credit)	\$777	\$1,000	78%	\$0	J	1992
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$5,000	\$12,500	40%	\$50	I	2018
WELLS FARGO CARD SER (Credit Card)	\$3,706	\$4,000	93%	\$126	I	2018
AMERICAN EXPRESS (Credit Card)	\$4,054	\$4,147	98%	\$0	I	2018
AMERICAN EXPRESS (Credit Card)	\$1,624	\$2,000	81%	\$55	I	2018
JPMCB CARD SERVICES (Credit Card)	\$0	\$4,500	0%	\$0	I	2016
UTAH FIRST CREDIT UN (Credit Card)	\$4,413	\$4,800	92%	\$135	J	2015
CAPITAL ONE BANK USA (Credit Card)	\$4,822	\$6,000	80%	\$160	I	2015
Credit Card Open Totals: (No Retail)	\$27,066	\$37,947	71%	\$628		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
KEY BANK- PACIFIC (Line of Credit)	\$777	\$1,000	\$0	J	1992
Totals	\$777	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
HOPEWELL CREDIT UNIO (Home Equity)	\$52,985	\$60,000	\$581	I	2022
JPMCB - HOME LENDING (Conventional RE Mortgage)	\$343,836	\$375,200	\$2,762	J	2021
Totals	\$396,821	\$435,200	\$3,343		

Installment Accounts	Balance	Limit	Payment	Resp	Age
SOFI BANK, NATIONAL (Unsecured)	\$22,669	\$24,000	\$734	J	2025
ACHIEVE PERSONAL LOA (Unsecured)	\$14,658	\$17,300	\$513	J	2024
LENDINGCLUB BANK NA (Unsecured)	\$5,785	\$11,000	\$375	I	2023
VOLKSWAGEN CREDIT (Auto)	\$4,096	\$15,936	\$278	J	2020
DEPT OF ED (Education Loan)	\$12,541	\$10,290	\$0	I	2012

DEPT OF ED (Education Loan)	\$9,561	\$8,500	\$0	I	2012
Totals	\$69,310	\$87,026	\$1,900		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
AMERICAN EXPRESS (Credit Card)	\$4,054	\$4,147	\$0	I	2018
Totals	\$4,054	\$4,147	\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$5,000	0%	\$0	J	2019
TD RCS/BROAD RIVER (Retail Account)	\$0	\$3,700	0%	\$0	J	2018
FINGERHUT/WEBBANK (Retail Account)	\$0	\$600	0%	\$0	I	2013
SYNCB/PAYPAL (Credit Card)	\$0	\$1,500	0%	\$0	I	2018
DISCOVER CARD (Credit Card)	\$0	\$3,200	0%	\$0	I	2016
TD BANK USA/TARGET C (Credit Card)	\$0	\$2,000	0%	\$0	I	2016
Totals	\$0	\$6,700	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
GUARANTEED RATE INC (Conventional RE Mortgage)	\$0	\$375,200	\$0	J	2021
WFBNA HOME LENDING (Conventional RE Mortgage)	\$0	\$310,491	\$0	J	2018
NATIONSTAR MORTGAGE (Conventional RE Mortgage)	\$0	\$227,700	\$0	J	2015
Totals	\$0	\$913,391	\$0		

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No Miscellaneous Accounts					