

# Chris Lane's Credit Summary

710

Credit Score

\$5,762/mo

Payments

No

Credit Freeze

No

Fraud Alert

No

Deceased

## 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

### Inquires

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
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$36,857</b>	<b>\$38,900</b>	<b>95%</b>	<b>\$1,135</b>		

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
<b>Totals</b>	<b>\$328,872</b>	<b>\$405,000</b>	<b>\$2,694</b>		

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
<b>Totals</b>	<b>\$69,174</b>	<b>\$92,701</b>	<b>\$1,933</b>		

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
<b>Totals</b>	<b>\$0</b>	<b>\$3,000</b>	<b>0%</b>	<b>\$0</b>		

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

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