

Christine Diamond's Credit Summary

735	\$168/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Christine Diamond	CHRISTINE DIAMOND COZZENS
Age: 36	
1447 N 1250 W	3292 W 12075 S
Orem, UT. 84057	RIVERTON, UT. 84065

Categories	# / Balance
Revolving Accounts (Open)	7 / \$2,010
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	1 / \$2,498
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Light Open Rev Depth
1 RE Late in 6-12 mo
Avg Age Open
No 5k+ Lines
1 Inq Last 4 Mo
Great Closed Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Total Inq 2-4 Mo

Credit Alerts

Inquiries

KEY BANK,NA-CANTON C - 05/06/25

CAPITAL ONE - 12/28/24

CAPITAL ONE BANK USA - 07/12/24

Late Pays	Account	Status	Past Due
30 - 10/24	UTAH COMMUNITY CREDI	Closed - 9/1/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$0	\$500	0%	\$0	I	2024
SYNCB/CAR CARE PEP B (Retail Account)	\$757	\$1,500	50%	\$38	I	2022
CAPITAL ONE BANK USA (Credit Card)	\$0	\$300	0%	\$0	I	2024
JPMCB CARD SERVICES (Credit Card)	\$0	\$1,000	0%	\$0	I	2024
UTAH COMMUNITY CREDI (Credit Card)	\$1,253	\$4,000	31%	\$31	I	2024
SYNCB/JC PENNEY DC (Credit Card)	\$0	\$524	0%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$2,010	\$5,824	35%	\$69		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$0	\$8,000	0%	\$0	A	2015
Totals	\$0	\$8,000	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$0	\$500	\$0	I	2024
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Auto)	\$2,498	\$4,000	\$99	I	2024
Totals	\$2,498	\$4,000	\$99		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
AMERICA FIRST CU-BAN (Line of Credit)	\$0	\$1,000	0%	\$0	J	2012
AMERICA FIRST CU-BAN (Line of Credit)	\$0	\$1,000	0%	\$0	J	2013
RC WILLEY (Retail Account)	\$0	\$2,600	0%	\$0	J	2015
CAPITAL ONE (Retail Account)	\$0	\$500	0%	\$0	I	2011
COMENITYCAPITAL/DAVI (Retail Account)	\$0	\$1,500	0%	\$0	I	2013
SYNCB/CARE CREDIT (Retail Account)	\$0	\$500	0%	\$0	I	2011
WELLS FARGO CARD SER (Credit Card)	\$0	\$9,000	0%	\$0	I	2016
CITICARDS CBNA (Credit Card)	\$0	\$5,200	0%	\$0	I	2016
Bank of America (Credit Card)	\$0	\$5,000	0%	\$0	I	2016
CAPITAL ONE, N.A. (Flexible Spending Credit Card)	\$0	\$7,500	0%	\$0	I	2016
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$3,000	0%	\$0	I	2016
DISCOVER CARD (Credit Card)	\$0	\$11,500	0%	\$0	I	2016
Totals	\$0	\$41,200	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
AMERICA FIRST CU-BAN (Line of Credit)	\$0	\$1,000	\$0	J	2012
AMERICA FIRST CU-BAN (Line of Credit)	\$0	\$1,000	\$0	J	2013
Totals	\$0	\$0	\$0		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WFBNA HOME LENDING (Conventional RE Mortgage)	\$0	\$235,600	\$0	J	2016
Totals	\$0	\$235,600	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Auto)	\$2,498	\$4,000	\$99	I	2024
Totals	\$2,498	\$4,000	\$99		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age

No Miscellaneous Accounts
