

Brian Peet's Credit Summary

709 Credit Score	\$3,242/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: Brian Peet	BRIAN L PEET
Age: 38	
910 Tamarack St NE	910 TAMARACK ST NE
Salem, OR. 97301	SALEM, OR. 97301

Categories	# / Balance
Revolving Accounts (Open)	2 / \$4,987
Real Estate (Open)	1 / \$271,257
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$46,562
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

Total Rev Usage > 90%
Pay \$2853 so Accts < 40%
No Open 1k+ Lines
Light Open Rev Depth
No Closed Rev Depth
Too Few Open Rev Accounts
Avg Age Open
1 Rev Late in 2-4 yrs
1 Too Many Retail Accounts
7+ Closed RE Accounts
No Rev Acct Open 10K 2yr

Credit Alerts

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	SYNCB/LOWES	Open	

Open Accounts

Category		Balance	Limit	%	Payment	Resp	Age
Revolving Accounts							
COMENITYCAPITAL/B&H (Retail Account)		\$4,813	\$4,900	98%	\$169	I	2024
SYNCB/LOWES (Retail Account)		\$174	\$540	32%	\$30	I	2022
Credit Card Open Totals: (No Retail)		\$4,987	\$0		\$199		
Line of Credit Accounts							
No Line of Credit Accounts							
Real Estate Accounts							
PENNMAC LOAN SERVIC (Conventional RE Mortgage)		\$271,257	\$297,280		\$2,140	J	2021
Totals		\$271,257	\$297,280		\$2,140		
Installment Accounts							
CARMAX AUTO FINANCE (Auto)		\$17,690	\$20,331		\$458	I	2024
GS LOAN SVCS/SYNOVUS (Unsecured)		\$8,505	\$10,169		\$159	I	2023
DEPT OF ED (Education Loan)		\$13,151	\$15,000		\$185	I	2017
DEPT OF ED (Education Loan)		\$7,216	\$8,124		\$101	I	2017
Totals		\$46,562	\$53,624		\$903		
Miscellaneous Accounts							
No Miscellaneous Accounts							

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
No Revolving Accounts						
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)	\$17,690	\$20,331		\$458	I	2024
GS LOAN SVCS/SYNOVUS (Unsecured)	\$8,505	\$10,169		\$159	I	2023
DEPT OF ED (Education Loan)	\$13,151	\$15,000		\$185	I	2017
DEPT OF ED (Education Loan)	\$7,216	\$8,124		\$101	I	2017
Totals	\$46,562	\$53,624		\$903		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						