

Susanne Runnion's Credit Summary

659 Credit Score	\$8,433/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: Susanne Runnion	SUSANNE M RUNNION
Age: 57	
16697 E Berry Pl	16697 E BERRY PL
Centennial, CO. 80015	CENTENNIAL, CO. 80015

Categories	# / Balance
Revolving Accounts (Open)	12 / \$95,017
Real Estate (Open)	1 / \$330,547
Line of Credit Accounts (Open)	1 / \$29,491
Installment Accounts (Open)	5 / \$74,297
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 / 0

Credit Factors

3 Over Limit Acnt
Total Rev Usage > 90%
Rev Bal > \$70,000
Pay \$55586 so Accts < 40%
7k+ line for 4+yrs
Existing Open Mortgage
Ok Open Rev Depth
Good Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 10k
Paid Off 200k+ RE/RE
8+ Rev Accnts with Balances

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$1,970	\$2,000	99%	\$30	I	2025
THD/CBNA (Retail Account)	\$1,923	\$5,000	38%	\$29	I	2020
SYNCB/CAR CARE MIDAS (Retail Account)	\$443	\$730	61%	\$30	I	2016
CB INDIGO (Credit Card)	\$764	\$700	109%	\$40	I	2025
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$6,726	\$6,850	98%	\$217	I	2024
DISCOVER CARD (Credit Card)	\$5,923	\$6,000	99%	\$123	I	2021
CITICARDS CBNA (Credit Card)	\$12,311	\$12,390	99%	\$436	I	2020
CITICARDS CBNA (Flexible Spending Credit Card)	\$5,035	\$5,100	99%	\$135	I	2020
SYNCB/VERIZON (Credit Card)	\$4,786	\$5,000	96%	\$161	I	2020
BARCLAYS BANK DELAWA (Credit Card)	\$7,806	\$8,000	98%	\$269	I	2018
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$25,153	\$25,000	101%	\$831	I	2018
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$22,177	\$22,000	101%	\$720	I	2016
Credit Card Open Totals: (No Retail)	\$95,017	\$91,040	104%	\$3,021		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
CREDIT UNION OF DENV (Home Equity Line of Credit)	\$29,491	\$30,000	\$295	I	2019
Totals	\$29,491	\$0	\$295		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$330,547	\$372,200	\$2,770	I	2019
Totals	\$330,547	\$372,200	\$2,770		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WISETACK, INC. (Unsecured)	\$3,699	\$4,171	\$229	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$10,875	\$12,000	\$334	I	2024
CBNA (Unsecured)	\$16,595	\$23,000	\$510	I	2023
SYNCB/DOOSAN BOBCAT (Secured)	\$27,489	\$46,447	\$854	I	2023
CLIMB CREDIT UNION (Auto)	\$15,639	\$27,869	\$420	I	2022

Totals	\$74,297	\$113,487	\$2,347
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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
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No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$10,700	0%	\$0	I	2017
SYNCB/CARE CREDIT (Retail Account)	\$0	\$5,400	0%	\$0	I	2015
SYNCB/JC PENNEYS (Retail Account)	\$0	\$200	0%	\$0	J	1997
COMENITY CAPITAL/IDE (Credit Card)	\$0	\$3,500	0%	\$0	I	2015
Vive Financial LLC (Credit Card)	\$0	\$2,060	0%	\$0	I	2015
Totals	\$0	\$5,560	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
DITECH FINANCIAL LLC (Conventional RE Mortgage)	\$0	\$372,200	\$0	I	2019
DITECH FINANCIAL LLC (FHA Real Estate Mortgage)	\$0	\$337,810	\$0	I	2017
Totals	\$0	\$710,010	\$0		

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WISETACK, INC. (Unsecured)	\$3,699	\$4,171	\$229	I	2024
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