

Victoria Knapp's Credit Summary

712 Credit Score	\$4,382/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: Victoria Knapp	VICTORIA LYNN KNAPP
Age: 59	
26716 Hillview St	26716 HILLVIEW ST APT 1712
Highland, CA. 92346	HIGHLAND, CA. 92346

Categories	# / Balance
Revolving Accounts (Open)	9 / \$77,045
Real Estate (Open)	1 / \$344,953
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
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

2 Over Limit Acnt
Total Rev Usage > 75%
Pay \$34214 so Accts < 40%
Rev Bal > \$60,000
No Closed Rev Depth
1 Too Many Retail Accounts
7k+ line for 12+yrs
Seasoned Closed Accounts
Existing Open Mortgage
Ok Open Rev Depth
1+ Closed Rev Accnts
6+ Closed RE Accounts
Paid Off 200k+ RE/RE
8+ Rev Accnts with Balances
Drop Bad Auth User (DISCOVER CARD, and S

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COUNTRY DOOR (Retail Account)	\$46	\$5,375	1%	\$20	I	2022
SYNCB/AMAZON PLCC (Retail Account)	\$4,876	\$4,500	108%	\$214	I	2016
COMENITYBANK/VICTORI (Retail Account)	\$3,349	\$5,240	64%	\$165	I	2011
CAP1/KOHLS DEPARTMEN (Retail Account)	\$2,520	\$3,000	84%	\$84	I	2005
THD/CBNA (Retail Account)	\$6,853	\$9,200	74%	\$206	I	2004
SYNCB/SAM S CLUB DC (Credit Card)	\$4,187	\$7,700	54%	\$141	I	2023
Bank of America (Credit Card)	\$15,875	\$17,000	93%	\$486	I	2017
Bank of America (Credit Card)	\$25,210	\$25,000	101%	\$641	I	2006
Credit Card Open Totals: (No Retail)	\$62,916	\$49,700	127%	\$1,957		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
DISCOVER CARD (Credit Card)	\$11,819	\$14,500	82%	\$243	A	2009
SYNCB/LOWE S DC (Credit Card)	\$2,310	\$4,700	49%	\$98	A	2007
Totals	\$14,129	\$19,200	74%	\$341		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANDEPOT.COM LLC (FHA Real Estate Mortgage)	\$344,953	\$362,230	\$2,425	J	2022
Totals	\$344,953	\$362,230	\$2,425		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,000	0%	\$0	I	2002
Totals	\$0	\$0		\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
LOANDEPOT.COM LLC (Conventional RE Mortgage)	\$0	\$270,400	\$0	J	2021
SHELLPOINT MORTGAGE (Conventional RE Mortgage)	\$0	\$245,350	\$0	J	2013
DITECH FINANCIAL LLC (Conventional RE Mortgage)	\$0	\$245,350	\$0	J	2013
Totals	\$0	\$761,100	\$0		

Installment Accounts	Balance	Limit	Payment	Resp	Age
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					