

Gustavo Pontvianne's Credit Summary

712 Credit Score	\$4,758/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: Gustavo Pontvianne	GUSTAVO PONTVIANNE
Age: 30	
6778 S Majestic Loop Rd	6778 S MAJESTIC LOOP RD
West Jordan, UT. 84081	WEST JORDAN, UT. 84081

Categories	# / Balance
Revolving Accounts (Open)	3 / \$15,806
Real Estate (Open)	1 / \$553,905
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$14,963
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	4 / 12

Credit Factors

Total Rev Usage > 90%
Pay \$9406 so Accts < 40%
9 Rev Lates in 2-4 yrs
1 Chrgd Off Rev Acct
2 RE Lates in 6-12 mo
1 Rev Late in 6-12 mo
1 RE Late in 12-24 mo
2 RE Lates in 2-4 yrs
1 Too Many Retail Accounts
7k+ line for 10+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
1 Rev Late in 4+ yrs
Light Closed RevDepth

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
BEST BUY/CBNA	Account paid for less than full balance.	Closed - 5/24/22	2016	\$0
Late Pays	Account	Status	Past Due	
Lates +2yr: 2/30, 1/60	CAP1/KOHLS DEPARTMEN	Open		
Lates +2yr: 3/30, 2/60, 1/90+	LES SCHWAB TIRE CENT	Open		
30 - 02/25	SYNCB/LOWES	Closed - 8/25/25		
Lates +2yr: 1/30	Cap1/KOHLS DEPARTMEN	Closed - 4/26/20		
30 - 12/24, 30 - 11/24, 30 - 09/24	UNIVERSITY OF UTAH C	Closed - 1/1/24		
Lates +2yr: 2/30				

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAP1/KOHL'S DEPARTMENT (Retail Account)	\$0	\$300	0%	\$0	I	2021
LES SCHWAB TIRE CENT (Retail Account)	\$0	\$500	0%	\$0	I	2014
MOUNTAIN AMERICA CU (Credit Card)	\$15,806	\$16,000	99%	\$398	I	2014
Credit Card Open Totals: (No Retail)	\$15,806	\$16,000	99%	\$398		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
MRC/UNITED WHOLESALE (FHA Real Estate Mortgage)	\$553,905	\$569,494	\$3,927	J	2023
Totals	\$553,905	\$569,494	\$3,927		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$10,377	\$11,000	\$309	I	2024
MOUNTAIN AMERICA CRE (Education Loan)	\$4,586	\$7,500	\$124	I	2020
Totals	\$14,963	\$18,500	\$433		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	J	2016
SYNCB/CARE CREDIT (Retail Account)	\$0	\$500	0%	\$0	I	2018
BEST BUY/CBNA (Retail Account)	\$0	\$2,000	0%	\$0	I	2016
Cap1/KOHLS DEPARTMEN (Retail Account)	\$0	\$500	0%	\$0	I	2019
SYNCB/HOME DESIGN FU (Retail Account)	\$0	\$1,500	0%	\$0	J	2014
BEST BUY/CBNA (Credit Card)	\$0	\$500	0%	\$0	I	2014
Totals	\$0	\$500	0%	\$0		

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					

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