

# Seth Gifford's Credit Summary

743	\$947/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Seth Gifford	SETH GIFFORD
Age: 25	
825 E 1000 S	495 S STATE ST
Springville, UT. 84663	OREM, UT. 84058

Categories	# / Balance
Revolving Accounts (Open)	2 / \$1
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$164
Installment Accounts (Open)	3 / \$32,245
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

Light Open Rev Depth  
No Closed Rev Depth  
Avg Age Open  
No 5k+ Lines  
No Open Mortgage  
No Rev Acct Open 10K 2yr

# Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$164	\$500	33%	\$25	I	2022
MOUNTAIN AMERICA CRE (Credit Card)	\$1	\$3,000	0%	\$15	I	2023
UTAH COMMUNITY CREDI (Credit Card)	\$0	\$1,000	0%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$165	\$4,000	4%	\$40		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
UTAH COMMUNITY CREDI (Line of Credit)	\$164	\$500	\$25	I	2022
Totals	\$164	\$0	\$25		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
MOUNTAIN AMERICA CRE (Auto)	\$12,799	\$16,354	\$287	J	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,588	\$11,800	\$349	I	2024
MOUNTAIN AMERICA CRE (Auto)	\$7,858	\$14,480	\$271	J	2023
Totals	\$32,245	\$42,634	\$907		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
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No Revolving Accounts

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

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

Installment Accounts	Balance	Limit		Payment	Resp	Age
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MOUNTAIN AMERICA CRE (Auto)	\$12,799	\$16,354		\$287	J	2024
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<b>Totals</b>	<b>\$32,245</b>	<b>\$42,634</b>		<b>\$907</b>		
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Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
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No Miscellaneous Accounts