

Scott Garcia's Credit Summary

843 Credit Score	\$2,391/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: Scott Garcia	SCOTT B GARCIA
Age: 50	
6508 Derby Dr	10917 VISTA DEL LUNA DR
Bakersfield, CA. 93306	BAKERSFIELD, CA. 93311

Categories	# / Balance
Revolving Accounts (Open)	4 / \$2,241
Real Estate (Open)	1 / \$194,416
Line of Credit Accounts (Open)	1 / \$66,817
Installment Accounts (Open)	2 / \$6,429
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

7k+ line for 12+yr
Existing Open Mortgage
Ok Open Rev Depth
Good Closed Rev Depth
2+ Closed Rev Accnts
Seasoned Closed Accounts
Paid Off 200k+ RE/RE
Closed Accnts Over 5k

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$200	0%	\$0	I	2024
APPLE CARD - GS BANK (Credit Card)	\$298	\$10,000	3%	\$25	J	2022
DISCOVER CARD (Credit Card)	\$915	\$28,700	3%	\$28	I	2013
CITICARDS CBNA (Flexible Spending Credit Card)	\$1,028	\$1,200	86%	\$41	I	2010
Credit Card Open Totals: (No Retail)	\$2,241	\$39,900	6%	\$94		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
FIGURE LENDING LLC (Home Equity Line of Credit)	\$66,817	\$136,994	\$563	I	2025
Totals	\$66,817	\$0	\$563		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PHH Mortgage Service (Conventional RE Mortgage)	\$194,416	\$221,000	\$1,425	J	2020
Totals	\$194,416	\$221,000	\$1,425		

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$2,834	\$3,000	\$88	I	2024
CITIZENS BANK NA (Auto)	\$3,595	\$14,161	\$221	I	2021
Totals	\$6,429	\$17,161	\$309		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CAR CARE SYN C (Retail Account)	\$0	\$2,500	0%	\$0	I	2017
AQUA FINANCE (Line of Credit)	\$0	\$7,500	0%	\$0	J	2016
AMERICAN EXPRESS (Credit Card)	\$0	\$1,200	0%	\$0	I	2010
Totals	\$0	\$1,200	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SIERRA PACIFIC MORTG (Conventional RE Mortgage)	\$0	\$221,000	\$0	J	2020
PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage)	\$0	\$225,834	\$0	J	2015
HOMESTREET BANK (FHA Real Estate Mortgage)	\$0	\$225,834	\$0	J	2015
Totals	\$0	\$672,668	\$0		

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WESTLAKE FINANCIAL (Unsecured)	\$2,834	\$3,000	\$88	I	2024
CITIZENS BANK NA (Auto)	\$3,595	\$14,161	\$221	I	2021
Totals	\$6,429	\$17,161	\$309		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					