

John Bird's Credit Summary

808 Credit Score	\$2,495/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: John Bird	JOHN THOMAS BIRD
Age: 64	
371 E Brewster Dr	122 E MANILLA DR
Draper, UT. 84020	DRAPER, UT. 84020

Categories	# / Balance
Revolving Accounts (Open)	6 / \$7,751
Real Estate (Open)	2 / \$100,611
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$26,565
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

\$2090 Unpaid Collection(s)
1 Over Limit Acnt
Past Due Not Late
1 Chrgd Off Rev Acct
2 Inq Last 4 Mo
Light Open Rev Depth
No Closed Rev Depth
Avg Age Open
2 Inqs last 2 Months
2 Total Inq 0-2 Mo
Seasoned Closed Accounts
7k+ lines
1+ Closed Rev Accnts
Drop Bad Auth User (NORDSTROM/TD BANK)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
NORDSTROM/TD BANK	Charged off account.	Open	2018	\$2,090

Inquiries

Credco - 08/28/25

FACTUAL DATA - 08/22/25

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
THD/CBNA (Retail Account)	\$186	\$4,000	5%	\$29	I	2024
U.S. Bank (Flexible Spending Credit Card)	\$713	\$1,000	71%	\$40	I	2025
CITICARDS CBNA (Flexible Spending Credit Card)	\$3,649	\$9,300	39%	\$99	I	2024
BARCLAYS BANK DELAWA (Credit Card)	\$57	\$2,400	2%	\$0	I	2022
U.S. Bank (Flexible Spending Credit Card)	\$1,056	\$2,000	53%	\$65	I	2021
Credit Card Open Totals: (No Retail)	\$5,661	\$14,700	39%	\$233		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
NORDSTROM/TD BANK (Flexible Spending Credit Card)	\$2,090	\$2,000	105%	\$0	A	2018
Totals	\$2,090	\$2,000	105%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
SELENE FINANCE LLC (Conventional RE Mortgage)	\$87,805	\$185,600	\$1,569	I	2006
JPMCB - HOME LENDING (Second Mortgage)	\$12,806	\$23,200	\$152	I	2006
Totals	\$100,611	\$208,800	\$1,721		

Installment Accounts	Balance	Limit	Payment	Resp	Age
MERCEDES-BENZ FINANC (Auto)	\$26,565	\$29,941	\$541	I	2024
Totals	\$26,565	\$29,941	\$541		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/KIRKLANDS (Retail Account)	\$0	\$170	0%	\$0	I	2004
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
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
MERCEDES-BENZ FINANC (Auto)	\$26,565	\$29,941		\$541	I	2024
Totals	\$26,565	\$29,941		\$541		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						