

Brent Johnson's Credit Summary

729 Credit Score	\$1,703/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: Brent Johnson	BRENT GREGORY JOHNSON
Age: 35	
1809 1/2 Santa Clara Ave	396 BELLEVUE AVE APT 210
Alameda, CA. 94501	OAKLAND, CA. 94610

Categories	# / Balance
Revolving Accounts (Open)	6 / \$31,067
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$24,198
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

Total Rev Usage > 55%
Pay \$17467 so Accts < 40%
7k+ line for 12+yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Ok Closed Rev Depth
Military Affiliated
Seasoned Closed Accounts
No Open Mortgage

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BEST BUY/CBNA (Retail Account)	\$0	\$15,000	0%	\$0	I	2023
SYNCB/Synchrony Netw (Retail Account)	\$0	\$3,000	0%	\$0	I	2022
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$4,500	0%	\$0	I	2015
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$0	\$9,100	0%	\$0	I	2022
USAA FEDERAL SAVINGS (Flexible Spending Credit Card)	\$14,910	\$16,900	88%	\$410	I	2017
USAA FEDERAL SAVINGS (Flexible Spending Credit Card)	\$16,157	\$17,100	94%	\$429	I	2010
Credit Card Open Totals: (No Retail)	\$31,067	\$43,100	72%	\$839		

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
TOYOTA FINANCIAL SER (Auto Lease)	\$24,198	\$31,112	\$864	I	2024
Totals	\$24,198	\$31,112	\$864		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNC BANK SPOR (Retail Account)	\$0	\$4,500	0%	\$0	I	2022
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,000	0%	\$0	I	2012
SYNCB/WALMART (Retail Account)	\$0	\$1,524	0%	\$0	I	2011
JPMCB CARD SERVICES (Credit Card)	\$0	\$4,500	0%	\$0	I	2016
WELLS FARGO CARD SER (Credit Card)	\$0	\$1,000	0%	\$0	I	2017
CITI TY MC/CBNA (Credit Card)	\$0	\$600	0%	\$0	I	2011
Totals	\$0	\$6,100	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
TOYOTA FINANCIAL SER (Auto Lease)	\$24,198	\$31,112	\$864	I	2024
Totals	\$24,198	\$31,112	\$864		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					