Gay Lloyd's Credit Summary

623	**$1,573/mo**	**No**	**No**	**No**
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Gay Lloyd	GAY A LLOYD
Age: 66	
2522 Eccles Ave	2522 ECCLES AVE
Ogden, UT. 84401	OGDEN, UT. 84401

Categories	# / Balance
Revolving Accounts (Open)	3 / $7,292
Real Estate (Open)	0 / $0
Line of Credit Accounts (Open)	1 / $94,201
Installment Accounts (Open)	2 / $39,415
Miscellaneous Accounts (Open)	0 / $0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	2 / 0
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	18 / 1

Credit Factors

1 Unpaid Collection

$11410 Unpaid Collection(s)

3 RE Lates in 6-12 mo

Current Lates (SYNOVUS/FIRST PROGRE)

5 Rev Lates in 12-24 mo

Total Rev Usage > 55%

Past Due Not Late

Pay $2692 so Accts < 40%

1 Rev Late in 0-3 mo

3 Rev Lates in 4-6 mo

1 Chrgd Off Rev Acct

1 Charged Off Accts

$4448 Unpaid Collections

4 RE Lates in 12-24 mo

Too Few Open Rev Accounts

1 RE Late in 4-6 mo

1 Rev Late in 2-4 yrs

7k+ line for 8+yrs

Seasoned Closed Accounts

Great Closed Rev Depth

Ok Open Rev Depth

3+ Closed Rev Accnts

7+ Closed RE Accounts

Paid Off 200k+ RE/RE

No Open Mortgage

1 Inq Last 4-5 mo

1 Total Inqs 4-5 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
MIDLAND CREDIT MANAG	Collection account.	Open	2024	$4,448
U.S. Bank	Charged off account. Account closed by credit gr	Open	2016	$6,962

Inquires

CREDIT INFORMATION S - 04/08/25

Late Pays	Account	Status	Past Due
30 - 05/25, 90 - 01/24, 60 - 12/23, 30 - 11/23	WEBER STATE CREDIT U	Open	
30 - 06/24	JPMCB AUTO FINANCE	Open	
60 - 05/24, 30 - 04/24	BARCLAYS BANK DELAWA	Open	
90 - 07/24, 60 - 06/24, 30 - 05/24	APPLIED BANK	Closed - 9/13/24	
60 - 07/25, 90 - 06/25, 60 - 05/25, 30 - 04/25, 60 - 09/23 Lates +2yr: 1/30	SYNOVUS/FIRST PROGRE	Closed - 8/3/24	
90 - 12/24, 60 - 11/24, 30 - 10/24	WEBER STATE CREDIT U	Closed - 1/31/24	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	$330	$500	66%	$29	I	2016
U.S. Bank (Flexible Spending Credit Card)	$6,962	$11,000	63%	$0	I	2016
Credit Card Open Totals: (No Retail)	**$7,292**	**$11,500**	**63%**	**$29**		

Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
WEBER STATE CREDIT U (Home Equity Line of Credit)	$94,201	$95,000		$950	J	2017
Totals	**$94,201**	**$0**		**$950**		

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

Installment Accounts	Balance	Limit		Payment	Resp	Age
JPMCB AUTO FINANCE (Auto)	$10,347	$26,700		$441	J	2021
GOODLEAP LLC (Unsecured)	$29,068	$31,447		$153	I	2021
Totals	**$39,415**	**$58,147**		**$594**		

Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
RC WILLEY (Retail Account)	$0	$5,000	0%	$0	J	1983
SYNCB/JC PENNEYS (Retail Account)	$0	$1,000	0%	$0	I	2002
APPLIED BANK (Credit Card)	$0	$200	0%	$0	I	2012
SYNOVUS/FIRST PROGRE (Credit Card)	$0	$300	0%	$0	I	2012
Totals	**$0**	**$500**	**0%**	**$0**		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WEBER STATE CREDIT U (Home Equity Line of Credit)	$0	$20,000	$0	J	2014
JPMCB - HOME LENDING (Home Equity Line of Credit)	$0	$124,800	$0	J	2006
Totals	**$0**	**$0**	**$0**		

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
WEBER STATE CREDIT U (Conventional RE Mortgage)	$0	$385,000	$0	J	2016
WEBER STATE CREDIT U (Conventional RE Mortgage)	$0	$183,400	$0	J	2012
WEBER STATE CREDIT U (Conventional RE Mortgage)	$0	$232,000	$0	J	2016
DITECH FINANCIAL LLC (Conventional RE Mortgage)	$0	$175,000	$0	J	2003
Totals	**$0**	**$975,400**	**$0**		

Installment Accounts	Balance	Limit	Payment	Resp	Age
JPMCB AUTO FINANCE (Auto)	$10,347	$26,700	$441	J	2021
GOODLEAP LLC (Unsecured)	$29,068	$31,447	$153	I	2021
Totals	**$39,415**	**$58,147**	**$594**		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					