

Linda Sanford's Credit Summary

723 Credit Score	\$1,201/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: Linda Sanford	LINDA S SANFORD
Age: 69	
850 Big Five Rd	850 BIG FIVE RD SPC 7
Pahrump, NV. 89048	PAHRUMP, NV. 89048

Categories	# / Balance
Revolving Accounts (Open)	3 / \$4,776
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,493
Installment Accounts (Open)	4 / \$74,657
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 3
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

Total Rev Usage > 40%
Pay \$2909 so Accts < 40%
1 Charged Off Acct 2-4
Avg Age Open
1 Chrgd Off Rev Acct
1 Chrgd Off RE Acct
No 7.5k+ Lines
Seasoned Closed Accounts
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
Military Affiliated
Paid Off 200k+ RE/RE
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
SYNCB/SYNCHRONY NETW	Account paid for less than full balance.	Closed - 10/26/20	2019	\$0
GS LOAN SRVC/TRUIST	Account paid for less than full balance. Paid chal	Closed - 4/1/22	2019	\$0
GS LOAN SVCS/MIDLAND	Account paid for less than full balance. Paid chal	Closed - 8/1/21	2019	\$0

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
U.S. Bank (Line of Credit)	\$2,493	\$2,900	86%	\$81	I	2019
WELLS FARGO CARD SER (Credit Card)	\$0	\$6,500	0%	\$0	I	2024
U.S. Bank (Flexible Spending Credit Card)	\$4,364	\$7,000	62%	\$50	I	2024
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$412	\$1,000	41%	\$35	I	2023
Credit Card Open Totals: (No Retail)	\$7,269	\$14,500	50%	\$166		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
U.S. Bank (Line of Credit)	\$2,493	\$2,900	\$81	I	2019
Totals	\$2,493	\$0	\$81		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
AMERICA FIRST CREDIT (Auto)	\$18,947	\$23,086	\$411	I	2023
21ST MORTGAGE CORPOR (Manufactured Housing)	\$55,710	\$58,559	\$624	I	2021
Totals	\$74,657	\$81,645	\$1,035		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SYNCHRONY NETW (Retail Account)	\$0	\$3,300	0%	\$0	I	2019
THD/CBNA (Retail Account)	\$0	\$3,000	0%	\$0	I	2011
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2017
SYNCB/JC PENNEYS (Retail Account)	\$0	\$720	0%	\$0	J	1979
FINGERHUT/WEBBANK (Retail Account)	\$0	\$200	0%	\$0	I	2006
CAPITAL ONE, N.A. (Credit Card)	\$0	\$850	0%	\$0	I	2005
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,100	0%	\$0	I	2005
Totals	\$0	\$1,950	0%	\$0		

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

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
PENNYMAC LOAN SERVIC (FHA Real Estate Mortgage)	\$0	\$244,489	\$0	I	2019
PHH Mortgage Service (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$299,363	\$0	J	2016
FREEDOM MORTGAGE (VA Real Estate Mortgage (Veteran's Administration))	\$0	\$256,300	\$0	J	2014
Totals	\$0	\$800,152	\$0		

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AMERICA FIRST CREDIT (Auto)	\$18,947	\$23,086	\$411	I	2023
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