

CREDIT REPORT SUMMARY

Experian | TransUnion | Equifax

698

FICO® Score 8

GOOD

CONSUMER INFORMATION

Name:	MARIA ELENA RODRIGUEZ	Report Date:	November 28, 2024
SSN:	***-**-7823	Date of Birth:	April 22, 1982
Address:	2847 Mapleton Avenue, Boulder, CO 80304		

SCORE FACTORS

Factor	Impact	Status
Payment History (35%)	<div style="width: 85%; background-color: #2e7131;"></div>	Good - 1 late payment (30 days) in 2022
Credit Utilization (30%)	<div style="width: 15%; background-color: #f08030;"></div>	Fair - 38% utilization
Length of Credit History (15%)	<div style="width: 70%; background-color: #2e7131;"></div>	Good - 11 years average
Credit Mix (10%)	<div style="width: 60%; background-color: #2e7131;"></div>	Good - Diverse accounts
New Credit (10%)	<div style="width: 10%; background-color: #f08030;"></div>	Fair - 3 inquiries in 12 months

ACCOUNT SUMMARY

Account Type	Open	Total Balance	Credit Limit
Revolving (Credit Cards)	3	\$15,200	\$40,000
Mortgage	1	\$285,000	N/A

Auto Loans	1	\$18,500	N/A
Business Loans (Personal Guarantee)	1	\$85,000	N/A

PAYMENT HISTORY

✓ On-Time Payments (Last 24 months)	141 / 144
30 Days Late	1 (August 2022 - Chase Card)
60+ Days Late	0
Collections	0
Bankruptcies	0

PUBLIC RECORDS

- ✓ No bankruptcies
- ✓ No tax liens
- ✓ No judgments