

CREDIT REPORT SUMMARY

Experian | TransUnion | Equifax Combined Report

762

FICO® Score 8

Score Range: 300 - 850

EXCELLENT

CONSUMER INFORMATION

Name:	MICHAEL CHEN	Report Date:	November 28, 2024
SSN:	***-**-4521	Date of Birth:	June 15, 1985
Current Address:	1842 Lakewood Drive, Austin, TX 78703 (Since 2019)		
Employer:	Acme Tech Solutions LLC (Self-Employed, Since 2021)		

SCORE FACTORS

Factor	Impact	Status
Payment History (35%)	<div style="width: 100%;"><div style="width: 100%;">██████████</div></div>	Excellent - No late payments
Credit Utilization (30%)	<div style="width: 100%;"><div style="width: 12%;">██████████</div></div>	Good - 12% utilization
Length of Credit History (15%)	<div style="width: 100%;"><div style="width: 14%;">██████████</div></div>	Excellent - 14 years average
Credit Mix (10%)	<div style="width: 100%;"><div style="width: 10%;">██████████</div></div>	Good - Diverse accounts
New Credit (10%)	<div style="width: 100%;"><div style="width: 5%;">██████████</div></div>	Good - 1 inquiry in 12 months

ACCOUNT SUMMARY

Account Type	Open	Closed	Total Balance	Credit Limit
Revolving (Credit Cards)	4	2	\$12,700	\$105,000

Mortgage	1	0	\$420,000	N/A
Auto Loans	1	1	\$28,000	N/A
Student Loans	0	1	\$0	N/A
TOTAL	6	4	\$460,700	-

PAYMENT HISTORY

Status	Count
✓ On-Time Payments (Last 24 months)	144 / 144
30 Days Late	0
60 Days Late	0
90+ Days Late	0
Collections	0
Bankruptcies	0

PUBLIC RECORDS

- ✓ No bankruptcies on file
- ✓ No tax liens on file
- ✓ No civil judgments on file

RECENT INQUIRIES (Last 12 Months)

Date	Creditor	Type
March 15, 2024	First National Business Bank	Business Loan

* Only 1 hard inquiry in the last 12 months. This has minimal impact on your score.

Report ID: EXP-2024-1128-MC4521 | Generated: November 28, 2024

This credit report summary is provided for loan application purposes. Full credit report available upon request.

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