

Credit Report for Sarah Patterson

Report Run on: August 10, 2015 · Will expire on: November 10, 2015 · Provided by Experian

CREDIT OVERVIEW

744

Calculated with VantageScore 3.0 that has a range of 300-850



This score is Great

Ranks higher than 71% of U.S. Consumers

Credit Used

47%

Total Monthly Payments

\$5,035

Summary of monthly payments and amounts.



Conventional Real Estate Loans, Including Purchase Money First	\$2,659
Leases	\$722
Credit Lines Secured	\$699
Auto Loans	\$436
Secured Loans	\$300
Revolving Charge Accounts	\$179
Credit Cards	\$40

Total Debt

\$202,704

Summary of all open credit accounts.



Credit Line Secured	\$138,699
Auto Loan	\$21,653
Credit Card	\$12,342
Conventional Real Estate Loan, Including Purchase Money First	\$10,336
Lease	\$7,223
Secured Loan	\$6,622
Revolving Charge Account	\$5,829

INQUIRIES

BANK OF AMERICA

Date of Inquiry: Jan 17, 2016
Kind of Business: Bank Credit Cards
Type: Unknown – Credit Extension
Review, Or Collection

PNC BANK

Date of Inquiry: Jan 1, 2016
Kind of Business: All Banks, Non-Specific
Type: Auto Load

SAFERENT

Date of Inquiry: Jan 1, 2014
Kind of Business: Tenant Screenings
Type: Rental Agreement

OTHER HISTORY

ADDRESSES

7904 SE HARRISON ST.
PORTLAND, OR 97215

2950 SE SALMON ST
PORTLAND, OR 97214

810 E BURNSIDE ST
PORTLAND, OR 97214

EMPLOYMENT

COZY SERVICES INC.
PORTLAND, OR 97215

STUMPTOWN COFFEE ROASTERS
PORTLAND, OR 97215

SCORE FACTORS

These factors may have adversely affected the score. They are listed in order of influence. For an easy-to-understand explanation, visit reasoncode.org

CODE	EXPLANATION
Code: 12	The date that the oldest account was opened is too recent
Code: 63	Lack of sufficient relevant real estate account information
Code: 16	The total of all balances on open accounts is too high
Code: 32	Balances on bankcard or revolving accounts too high compared to credit limits

PAYMENT HISTORY

Accounts Ever Late

Number of accounts reporting late payments or other delinquencies.

All Clear

Time Since Late

The amount of time passed since the last late payment.

All Clear

Collections Accounts

Accounts ever in collection.

All Clear

Public Records

Info reported by government agencies about debt with legal matters.

None

ACCOUNT HISTORY

INSTALLMENT ACCOUNTS

Debts that have a fixed payment, for a fixed period of time

Dept of Education

Account Condition

Open

Original Amount

\$4,500.00

Payment Status

Current

Scheduled Payment

\$45.00

Open Date

June 30th, 2014

Current Balance

\$2,075.00

Payment History (up to 25 months)

[Code Meanings](#)

APR 2016	MAR 2016	FEB 2016	JAN 2016	DEC 2015	NOV 2015	OCT 2015	SEP 2015	AUG 2015	JUL 2015	JUN 2015	MAY 2015
C	C	C	C	C	C	C	C	C	C	C	C
APR 2015	MAR 2015	FEB 2015	JAN 2015	DEC 2014	NOV 2014	OCT 2014	SEP 2014	AUG 2014	JUL 2014	JUN 2014	
C	C	C	C	C	C	C	C	C	C	C	

Seneca Mortgage Inc (Closed)

REVOLVING ACCOUNTS

Debts that have a fixed payment, for a fixed period of time

Chase Bank Inc.