

## SAMPLE

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MEMBERSHIP NUMBER: 1111 111 1  
SOCIAL SECURITY: 123 45 6789 AGE: 39

REPORT DATE: 01/02/17

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

### REPORT SUMMARY

Oldest Account	3458	Real Estate Bal	\$40,000	Current Accounts	21	Public	Collection
Credit Accounts	21	Installment Bal	\$9,350	Revolving Credit Avail	98%	Records	Accounts
Closed Accounts	0	Revolving Bal	\$1,232	Was Delinq/Derog	0	EPX	0
Inquiries	7	Total R/E Pymt	\$562	Now Delinq/Derog	0	XPN	0
Inq/ 6 Months	4	Total Other Pymt	\$43	Past Due Amount	50	TUC	0

### Account Name/Numbers/Type of Account

Credit ID	Bureau	Date	High	Monthly	Account	Last	Account	Past Due	Past Due	Hist.	
ID Bur.	Code	Open	Limit	Pymt	Balance	Rptd	Status	Amnt	30 60 90+	Date	Historical Acct Status

### AMERICAN EXPRESS / 150 030 311/ REVOLVING

(01)	EPX	I	10-15	2400	N/A	\$28	07-16	Del 30	01 00 00	07-16	2111111111111111
(02)	XPN	I	10-15	2400	N/A	\$08	07-16	CURRENT	00 00 00	07-16	11111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00 00 00	05-16	11111111____1_1

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(01)	EPX	I	10-15	600	30	100	06-16	Del 30	01 01 00	06-16	2111111111111111
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(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00 00 00	06-16	11111111____1_1

### HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

(01)	EPX	J	01-16	40000	500	32000	04-16	CURRENT	01 00 00	04-16	2111111111111111
(02)	XPN	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111____1_1

4

9

11

10

5

6

12

## How to Read a Credit Report

- 1) Personal info
- 2) Report summary
- 3) Account name
- 4) Credit limit
- 5) Account status
- 6) Past due
- 7) Credit bureau
- 8) Opening date
- 9) Monthly payment
- 10) Last reported date
- 11) Account balance
- 12) Historical status

# Personal Credit Rating Report

**Qingyou Guan, Weigang Gao**



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## **Table of Contents Personal Credit Rating Report**

1. Understanding the eBook Personal Credit Rating Report
  - The Rise of Digital Reading Personal Credit Rating Report
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Credit Rating Report
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Personal Credit Rating Report
  - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Credit Rating Report
  - Personalized Recommendations
  - Personal Credit Rating Report User Reviews and Ratings
  - Personal Credit Rating Report and Bestseller Lists

5. Accessing Personal Credit Rating Report Free and Paid eBooks
  - Personal Credit Rating Report Public Domain eBooks
  - Personal Credit Rating Report eBook Subscription Services
  - Personal Credit Rating Report Budget-Friendly Options
6. Navigating Personal Credit Rating Report eBook Formats
  - ePub, PDF, MOBI, and More
  - Personal Credit Rating Report Compatibility with Devices
  - Personal Credit Rating Report Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Credit Rating Report
  - Highlighting and Note-Taking Personal Credit Rating Report
  - Interactive Elements Personal Credit Rating Report
8. Staying Engaged with Personal Credit Rating Report
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Credit Rating Report
9. Balancing eBooks and Physical Books Personal Credit Rating Report
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Credit Rating Report
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Credit Rating Report
  - Setting Reading Goals Personal Credit Rating Report
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Credit Rating Report
  - Fact-Checking eBook Content of Personal Credit Rating Report
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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