

## SAMPLE

REFERENCE NUMBER: 0-00000-00000-000  
MEMBERSHIP NUMBER: 1111 111 1  
SOCIAL SECURITY: 123 45 6789 AGE: 30

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+ |

### 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 | 111111111111     |
| (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 |
| (02) | XPN | I | 10-15 | 600 | 50 | 120 | 06-16 | Del 30  | 02 | 00 | 00 | 06-16 | 111111111111     |
| (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 | 111111111111     |
| (03) | TUC | J | 01-16 | 40000 | 500 | 32000 | 04-16 | CURRENT | 00 | 00 | 00 | 04-16 | 11111111____1_1  |

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## 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

**Annelies Wilder-Smith**



## **Personal Credit Rating Report:**

## Enjoying the Melody of Appearance: An Emotional Symphony within **Personal Credit Rating Report**

In some sort of eaten by displays and the ceaseless chatter of instantaneous conversation, the melodic splendor and psychological symphony produced by the published word often fade into the background, eclipsed by the constant sound and distractions that permeate our lives. But, situated within the pages of **Personal Credit Rating Report** a wonderful fictional value brimming with natural thoughts, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, that interesting masterpiece conducts viewers on a mental trip, skillfully unraveling the concealed tunes and profound influence resonating within each carefully constructed phrase. Within the depths of the emotional analysis, we can investigate the book is main harmonies, analyze their enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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