

Sample credit report

Credit Reporting Agency

Please address all future correspondence to:
Credit Reporting Agency
P.O. Box 0000
City, State Zip Code
(800) 000-0000

SAMPLE CREDIT FILE

Personal Identification Information

Your Name Social Security #: 000-00-0000
123 Current Address Date of Birth: January 21, 1967
City, State 00000

Previous Addresses(es):

234 Any Rd., Martin, Alaska 00000
P.O. Box 0000, Hills, PA 00000

Last Reported Employment: Hospital Administration

Public Record Information

Lien filed 02/95; Big CITY; Case or other ID number-00000; amount-\$27045; Class-state; Released 07/95; Verified 02/95

Bankruptcy filed 10/94; Any District Ct; Case or other ID number-000A000; Liabilities-\$13072; Personal; Individual; Discharged; Assets-\$750

Collection Agency Account Information

Any Collection Agency (800) 000-0000
Collection Reported 07/95; Assigned 09/99 to Any Collection Agency (800) 000-0000 Client - ABC Hospital; Amount-\$878; Paid collection account.

Credit Account Information

Company Name	Account Number	Whose Acct	Date Opened	Months Review	Date of Last Activity	High Credit	Terms	Terms as of Date Reported			Days
								Terms	Paid Date	Status	
1	2	3	4	5	6	7	8	9	10	11	12
Bank	1234	1	04/98	24	4/01	\$750		\$0		R1	3/01
Store	5678	2	12/00	36	12/01	\$1000		\$0		R1	1/01
Auto	9101	1	5/97	48	12/00	\$2400	\$50 \$300	\$200		R5	4/01

Previous Payment History: 3 Times 30 days late; 4 Times 90 days late

Companies that Requested your Credit File

06/06/00 Bureau Disclosure 12/27/01 Department Store
03/01/01 Bankcard 01/23/01 Bankcard

What information is yours:

- Name
- Social Security number
- Current and previous addresses
- Telephone number
- Birth date
- Current and previous employers
- If you have one, your spouse's name

Public Record Information

This section of your credit report lists items that are matters of public record, such as collection accounts, bankruptcies, foreclosures, tax liens, civil judgments, and late child support payments. Here, Penny has a lien and bankruptcy listed, which have a negative impact on her credit rating. It will take 7-10 years for both the lien and bankruptcy to be removed from her credit report.

Credit History

The Credit History section of your credit report shows your account record with different creditors. The Credit History Section shows how much credit has been extended to you and how you have repaid it.

Inquiries

This is a list that identifies creditors and other authorized parties who have requested and received your credit report. Often, they want to use this information to determine if they should extend credit to you.

Report From Annual Credit Report

ML Yell



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web er kann dann aber von der person die er beraubt hat auf wiedergutmachung des schadens verklagt werden das regelt

dann das zivilrecht quelle gerd schneider christiane toyka seid das junge politik lexikon von hanisauland de bonn

bundeszentrale für politische bildung 2023