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

Rrevious Addresses/es):

234 Any Rd., Martin, Alaska 00000 PO Box 0000 Hilo, Ps 00000

Last Reported Employemnt: Hospital Administration

#### Public Record Information

Lien Sied 02/95; Big CTY; 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-000A800; Liabilities-\$13072; Personal; Individual; Discharged; Assets-\$790

#### Collection Agency Account Information

Any Collection Agency (800) 000-0000

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

Credit Account Information

Congueny Name	Account Number	Whose April	Owner Opened	Month. Rendew	Costs of Latel Activity	Inigh Owell	North	Statem are of Date Reported				1
								Name	Please Chair	Bhatun	1	Ų,
				,							D	
Bank	1234		04/98	24	4/01	\$750		50		179	3/01	1
Store	5676		12/00	.340	12/01	\$1000		50		Pirt.	1/01	
Auto	9101	1	5/97	40	12/00	\$2400	950	\$300	\$290	15	4/01	

Previous Payment History: 3 Times 30 days late; 4 Times 60 days late

#### Companies that Requested your Credit File

06/06/00 Bureau Disclosure 03/01/01 Bankcard 12/27/01 Department Store 01/23/01 Bankcard THE MOST WOLS YOUR

- 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**

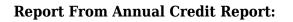
The Credit History section of your credit report shows your account record with different creditors. The Credit History Section shows how much credit has been extended to you and how you have repaid it.

#### 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.

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**ML Yell** 



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