

## 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

### CITIBANK VISA / 578033574 / REVOLVING

(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

# Report Someone To Credit Bureau

**United States. Congress. House.  
Committee on Government  
Operations. Special Subcommittee on  
Invasion of Privacy**

## **Report Someone To Credit Bureau:**

Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013      **Complete Book of Dirty Little Secrets From the Credit Bureaus** Jason Rich, 2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider's guide to credit. Revealing jaw-dropping secrets, strategies, and tools, Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months. Discover how to increase your credit score, remove incorrect and negative information from your credit reports, rebuild destroyed credit, and ultimately save hundreds, possibly thousands of dollars every month. Boost your credit scores and overall rating. Work with collection agencies, creditors, and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans, and mortgages and start saving. Avoid the most common financial and credit-related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. And more. Includes worksheets, exclusive interviews with credit experts, and supplemental resources.      Give Yourself Credit United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs, 1977      **Consumer Problems with Credit Reporting Bureaus** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on the Consumer, 1992      *Commercial Credit Bureaus* United States. Congress. House. Committee on Government Operations. Special Subcommittee on Invasion of Privacy, 1968 Investigates commercial credit industry to determine if processes of gathering, storing, retrieving, reporting, and exchanging credit information on individuals are performed accurately and whether such operations constitute an invasion of privacy      **The Guerrilla Guide to Credit Repair** Todd Bierman, Nathaniel Wice, 1994-02-15 Discusses how major credit bureaus compile a credit history and how to deal with them if there's a problem      **The Legal Guide to Credit and Credit Repair**, 1997-12-22 This book contains 84 fill-in-the-blank forms every form you need to remove negative information and put you in the best light to potential creditors. Updated through June 2024      **Making Sense of Consumer Credit Reports** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013      *Give Yourself Some Credit!* John Panzella, 2014-06-13 Originally released in 2014 and updated regularly to remain current. Give Yourself Some Credit has helped thousands of young people throughout the United States improve their understanding of credit, ultimately strengthening their financial standings. Our credit reports play a critical role in our financial profiles. They can also affect our ability to obtain credit, housing, or employment, yet credit can be a very confusing topic to navigate. There's a multitude of information written about credit in articles, books, and on the internet, but where is a good place to start, especially for students and other young adults new to the world of credit? Give Yourself Some Credit is the perfect starting point. This easy-to-read book provides just the right amount of information to help the reader with establishing and building a

personal credit file It focuses on the tools and skill sets associated with building credit from the start and maintaining a positive healthy credit profile throughout life In addition it helps form a solid foundation for the discipline and responsibility needed for managing and controlling lifetime spending habits      **On Record** Stanton Wheeler,2019-01-22 On Record provides descriptive accounts of record keeping in a variety of important organizations schools and universities consumer credit agencies general business organizations and life insurance companies military and security agencies the Census Bureau and the Social Security Administration public welfare agencies juvenile courts and mental hospitals It also examines the legal status of records The authors address questions such as Who determines what records are kept Who has access to the records To what extent do the records follow an individual What are some of the dangers and pitfalls in record keeping Throughout the volume the authors show a concern for an appropriate balance between the need for information about people and protection against undue invasions of privacy The introduction of electronic databases since the original publication of this book makes the issues raised in this seminal collection even more timely      Fair Credit Reporting. Hearings Before the Subcommittee on Financial Institutions of ..., 91-1 on S. 823 ..., May 19, 23, 1969 United States. Congress. Senate. Committee on Banking and Currency,1969      *Hearings, Reports and Prints of the Senate Committee on the Judiciary* United States. Congress. Senate. Committee on the Judiciary,1967      **Fair Credit Reporting Act--1973** United States. Congress. Senate. Committee on Banking, Housing and Urban Affairs. Subcommittee on Consumer Credit,1973      Fair Credit Reporting Act--1973 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs,1973      *Commercial Credit Bureaus* United States. Congress. House. Government Operations,1968      **Fair Credit Reporting Act -- 1973, Hearings Before the Subcommittee on Consumer Credit of ...**, 93-1 on S.2360 ..., **October 1, 2, 3, 4, and 5, 1973** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1973      Congressional Record United States. Congress,1991      Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1991      What Borrowers Need to Know about Credit Scoring Models and Credit Scores United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations,2008      Cincinnati Magazine ,1992-12 Cincinnati Magazine taps into the DNA of the city exploring shopping dining living and culture and giving readers a ringside seat on the issues shaping the region

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