

SAMPLE

How to Read a Credit Report

1

REPORT DATE: 01/02/17

REFERENCE NUMBER: 0-00000-00000-000

MEMBERSHIP NUMBER: 1111 111 1

JOHN H. DOE

SOCIAL SECURITY: 123 45 6789

AGE: 30

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

2

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

3

AMERICAN EXPRESS / 150 030 311/ REVOLVING

(01)	EPX	I	10-15	2400	N/A	528	07-16	Del 30	01	00	00	07-16	2111111111111111
(02)	XPN	I	10-15	2400	N/A	508	07-16	CURRENT	00	00	00	07-16	111111111111
(03)	TUC	I	10-15	2400	N/A	514	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

7

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

8

4

9

11

10

5

6

12

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

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K Morrison



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1. Understanding the eBook News Credit Report No Credit Card Required
 - The Rise of Digital Reading News Credit Report No Credit Card Required
 - Advantages of eBooks Over Traditional Books
2. Identifying News Credit Report No Credit Card Required
 - 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 News Credit Report No Credit Card Required
 - User-Friendly Interface
4. Exploring eBook Recommendations from News Credit Report No Credit Card Required
 - Personalized Recommendations
 - News Credit Report No Credit Card Required User Reviews and Ratings
 - News Credit Report No Credit Card Required and Bestseller Lists
5. Accessing News Credit Report No Credit Card Required Free and Paid eBooks
 - News Credit Report No Credit Card Required Public Domain eBooks
 - News Credit Report No Credit Card Required eBook Subscription Services
 - News Credit Report No Credit Card Required Budget-Friendly Options
6. Navigating News Credit Report No Credit Card Required eBook Formats

- ePub, PDF, MOBI, and More
- News Credit Report No Credit Card Required Compatibility with Devices
- News Credit Report No Credit Card Required Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of News Credit Report No Credit Card Required
 - Highlighting and Note-Taking News Credit Report No Credit Card Required
 - Interactive Elements News Credit Report No Credit Card Required
- 8. Staying Engaged with News Credit Report No Credit Card Required
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers News Credit Report No Credit Card Required
- 9. Balancing eBooks and Physical Books News Credit Report No Credit Card Required
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection News Credit Report No Credit Card Required
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine News Credit Report No Credit Card Required
 - Setting Reading Goals News Credit Report No Credit Card Required
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of News Credit Report No Credit Card Required
 - Fact-Checking eBook Content of News Credit Report No Credit Card Required
 - 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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