

SAMPLE

How to Read a Credit Report

1

REPORT DATE: 01/02/17	REFERENCE NUMBER: 0-0000-00000-000
JOHN H. DOE	MEMBERSHIP NUMBER: 1111 111 1
12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765	SOCIAL SECURITY: 123 45 6789 AGE: 30

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 Bureau ID-Bur. Code	Date Open	High Limit	Monthly Pymt	Account Balance	Last Rptd	Account Status	Past Due Amnt	Past Due 30 60 90+	Hist. Date	Historical Acct Status
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AMERICAN EXPRESS / 150 030 311 / REVOLVING

(01)	EFX	I	10-15	2400	N/A	528	07-16	Del 30	01 00 00	07-16	2111111111111111
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(03)	TUC	I	10-15	2400	N/A	514	05-16	CURRENT	00 00 00	05-16	11111111____1_1

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(02)	XPN	I	10-15	600	50	120	06-16	Del 30	02 00 00	06-16	11111111111111
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00 00 00	06-16	11111111____1_1

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HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

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(02)	XPN	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111____1_1



- 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 Report Guide

SJ Ball



Personal Credit Report Guide:

Personal Credit Guide , **The Complete Idiot's Guide to Personal Finance in Your 20s & 30s, 4E** Sarah Fisher,Susan Shelly,2009-06-02 A wise investment Revised and updated this new edition of The Complete Idiot s Guide to Personal Finance in Your 20s and 30s explains all the basic information anyone in this age group will need to manage their personal finances or enhance their financial plan to yield better returns on their investments Covers 401 k and retirement planning plus investment strategies for the next decade Budgeting tips for spiraling food and fuel costs as well as the financial impacts of changing jobs and growing families Homeownership options from building from scratch to townhouses and Condos Up to date information on internet banking and online mortgage brokers Download a sample chapter **Consumer Action Guide** , **The American Bar Association Guide to Credit and Bankruptcy** American Bar Association,2009 Shares essential information on how to build and protect one s credit explains how to make informed decisions about debts and bankruptcy and covers the latest changes in bankruptcy law credit card rates and home equity loans 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 **Credit & Loan Savings Guide** , **The Consumer Information Catalog** , **Comptroller's Handbook for Consumer Examinations** United States. Office of the Comptroller of the Currency. Multinational Banking Division,1977 **The Army Lawyer** ,1998 **Federal Register** ,1988-08 Code of Federal Regulations ,2002 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of with ancillaries **Banking Regulations for Examiners** United States,2007 **Congressional Record** United States. Congress,1983 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 The Handy Personal Finance Answer Book Paul A Tucci,2011-10-01 Personal Financial Planning and Money Management Insights Advice and Guidance An up to date financial reference book for everyone Tips practical advice useful worksheets checklists and tables guide you to a better understanding of your financial position and put you on your way to achieving personal financial goals and security The Handy Personal Finance Answer Book offers facts for everyday life to help you save money and manage your financial life By avoiding financial jargon this informative tome provides financial lessons in a fun approachable way With answers to more than 1 000 questions on the history and institutions of finance how to make wise decisions about personal financial issues and common mistakes people make when managing money this fact filled book offers facts for everyday life that help you build a more secure future for you and your family Questions range from simple to complex including What are some basic steps to becoming financially successful How do I balance my checkbook What are

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The Code of Federal Regulations of the United States of America ,1994 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government

Fair Credit Reporting Act--1973 United States. Congress. Senate. Committee on Banking, Housing and Urban Affairs. Subcommittee on Consumer Credit,1973

Moving Out, Moving On Susan Murphy-Milano,2008-07-07

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