

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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(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	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111____1_1

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- 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

R Barnett



Personal Credit Report Guide:

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<https://crm.avenza.com/files/Resources/Documents/Seduced%20Taken%20By%20The%20Scoundrel%20A%20Taboo%20Quic%20English%20Edition.pdf>

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