

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
(02)	XPN	I	10-15	2400	N/A	508	07-16	CURRENT	00 00 00	07-16	11111111111111
(03)	TUC	I	10-15	2400	N/A	514	05-16	CURRENT	00 00 00	05-16	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

AW Chickering



Personal Credit Report Guide:

The book delves into Personal Credit Report Guide. Personal Credit Report Guide is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Personal Credit Report Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Personal Credit Report Guide
 - Chapter 2: Essential Elements of Personal Credit Report Guide
 - Chapter 3: Personal Credit Report Guide in Everyday Life
 - Chapter 4: Personal Credit Report Guide in Specific Contexts
 - Chapter 5: Conclusion
2. In chapter 1, the author will provide an overview of Personal Credit Report Guide. This chapter will explore what Personal Credit Report Guide is, why Personal Credit Report Guide is vital, and how to effectively learn about Personal Credit Report Guide.
3. In chapter 2, the author will delve into the foundational concepts of Personal Credit Report Guide. The second chapter will elucidate the essential principles that must be understood to grasp Personal Credit Report Guide in its entirety.
4. In chapter 3, the author will examine the practical applications of Personal Credit Report Guide in daily life. The third chapter will showcase real-world examples of how Personal Credit Report Guide can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Personal Credit Report Guide in specific contexts. This chapter will explore how Personal Credit Report Guide is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, this book will draw a conclusion about Personal Credit Report Guide. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Credit Report Guide.

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Personal Credit Report Guide Introduction

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