

Credit Report



From: 10/10/2023d	Customer Number: 1536457	Phone Number: (123) 345 6789
Until: 11/08/2023	Customer Name: Jane Doe	Address: 256 Lexington Tennessee

Credit Summary

Your Equinox Credit Summary contains information in your credit file that is crucial in determining your credit standing. Lenders view positively the individuals with a range of credit accounts that have a record of on-time payments.

Account Type	Total Number	Balance	Credit Limit	Status	Monthly Payment Amount	Accounts With Balance
Mortgage	1	\$123,021	\$113,021	Open, Never Late	\$3753	1
Credit Installments	3	\$26,643	\$23,578	Open, Never Late	\$350	3
Car Loans	1	\$15,750	\$11,256	Open, Never Late	\$200	1
Total	5	\$165,414	\$147,855	Open, Never Late	\$4303	5

Debt By Account Type



Account Age

It is a great idea to keep your oldest credit account open because a high average account age demonstrates stability to lenders.	
Length of Credit History	10 Years, 11 Months
Average Account Age	7 years, 2 months
Oldest Account	CAPITAL BANK USA (Opened 12/14/2012)
Most Recent Account	BELLS FARGO (Opened 05/08/2019)

Inquiries and Requests For Credit History

Numerous inquiries on your credit report might make you appear risky to lenders. Only seek new credit when you truly need it. Inquiries in the last 24 months:

	ABC Mortgage Services	01/24/2022
	Blue Hill Lending Co.	05/21/2023

Part Of A Credit Report

Clifford Lane



Part Of A Credit Report:

Title 12 Banks and Banking Parts 1026 to 1099 (Revised as of January 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters *Title 12 Banks and Banking Parts 220 to 229 (Revised as of January 1, 2014)* Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters

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Parts 1200 to 1599 (Revised as of January 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 7 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to agriculture **RESPA reform and the economic effects on small business** United States. Congress. House. Committee on Small Business,2003 **Federal Trade Commission Decisions** United States. Federal Trade Commission,1979 *Title 16 Commercial Practices Parts 0 to 999 (Revised as of January 1, 2014)* Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 16 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to commercial practices of U S goods and services as relate to the Federal Trade Commission and the Consumer Product Safety Commission including Fair Credit Reporting warranties anti trust product safety and general trade regulations *United States Code* United States,2012 *Journal of the House of Representatives of the United States* United States. Congress. House,2011 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House

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