

# SAMPLE CREDIT REPORT

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## PERSONAL INFORMATION

**Name:** John Doe

**Address:** City, State, ZIP code

**Previous Address(es):**

City, State, ZIP code

**Employer Name:** Company 1

**Hired:** 01/2014

**Date of Birth:** January 1, 1970

**Social Security Number:** 000-00-0000

**Phone Number(s):** 111-111-1111

**Position:** Accountant

**Date Reported:** 03/2014

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## PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010

Lien, filed 06/2015, Case Number: 000020

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## ACCOUNT INFORMATION

### Collection Account - CAR LOAN

**Creditor:** Jane Doe

**Type of Account:** Individual

**Original Amount:** \$900

**Status:** Collection account,  
\$200 past due as of 04/2018

**Recent Payment:** \$0

**Account Number:** 00000001

**Date Opened:** 01/2014

**Type:** Installment

**Monthly Payment:** N/A

**Account Holder:** John Doe

**Date of Status:** 04/2018

**Terms:** N/A

**Recent Balance:** \$200

### Accounts in Good Standing - HOME MORTGAGE

**Creditor:** Jane Doe

**Type of Account:** Individual

**Original Amount:** \$165,000

**Status:** Open, never late

**Recent Payment:** \$2,017

**Account Number:** 00000002

**Date Opened:** 03/2016

**Type:** Installment

**Monthly Payment:** \$2,017

**Account Holder:** John Doe

**Date of Activity:** 03/2021

**Terms:** 180 months

**Recent Balance:** \$121,020

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## INQUIRIES

Companies that requested your credit history:

Company A, 06/2014

Company B, 04/2015

Company C, 02/2017

# Personal Credit Report Agency

**California**



## **Personal Credit Report Agency:**

**How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar** Martha Maeda, 2010-11-15 The current economic climate is dim for many Americans it forecasts potential recession trouble for homeowners and increasing personal and credit card debt According to Federal Reserve estimates that credit card debt is already in the trillions of dollars and rising each year So what can you do about it without immediately resorting to bankruptcy eliminating the entirety of your finances for years to come It s a tough question to answer and one that many are faced with regularly but there are ways to handle these debts legally without reaching for the extreme final measure that we all dread so much This book was written to provide every individual who is standing at the precipice of too much debt with the tools they need to settle that debt legally without ruining themselves forever You will learn everything you need to know about the basics of debt including what the various kinds secured unsecured personal business and tax debt entail and how they affect you You will learn what happens to you when you don t pay both legally and socially and what your first steps should be on the road to repairing your debt You will learn how to assess your overall risks and what your options are with your creditors You will learn what vulnerabilities your debt collectors have legally and what you can do to legally challenge the validity of your debt You will learn how to deal with bill collectors and how to create a line of communication that is two ways and not reliant solely on them making demands Top financial experts bill collectors and one time debt owers have been contacted and interviewed for this book and their interviews have been included here to provide a complete outline of what you can expect when you try to settle your debt You will learn how to start negotiating settlements with your creditors and what specific things you can and cannot do when dealing with them You will learn the variety of debtor s rights that exist and why they are never told to you including details about the Fair Debt Collection Practices Act and how this act is legally enforced For anyone who has ever spent the better part of their life dodging calls from creditors or trying to figure out how to pay those bills next month this book will be the tool you need to understand how to tackle and deal with your debt Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed

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the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions

The Complete Guide To Credit Repair Bill Kelly,2000-08-01 With more and more people declaring bankruptcy and total debt in this country rising the time is perfect for a book like The Complete Guide to Credit Repair Not only will this book show people how to repair bad credit to stay out of bankruptcy it will show them how to avoid bad credit in the future and what they can do to strengthen their situation Credit bureau information and other vital resources have all changed within the last few years The Complete Guide to Credit Repair written in a simple straightforward tone is packed with up to date information on a topic that millions of people face everyday

**California Civil Code 2016** California,2016-02-04 CALIFORNIA LAW California Civil Code Updated for 01 01 2016

**Consumer Credit** Royston Miles Goode,1978-01-01 Consumer Protection 2000 is a compilation of papers received at the Summer 1992 conference sponsored by the McGeorge School of Law at Salzburg Austria These papers provide a most helpful instructive kaleidoscope of diverging scenarios from many if not most of the Western post industrial countries The reports provide a rational basis for assessing aspects of the best ingredients for a civilized society

*Fair Credit Reporting Act* United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2003

Congressional Record United States. Congress,2003

**The Journal of the Assembly During the ... Session of the Legislature of the State of California** California. Legislature. Assembly,1975

**Journal of the Assembly, Legislature of the State of California** California. Legislature. Assembly,1975

*The Management of Consumer Credit* S. Finlay,2008-04-01 Consumer credit is an integral part of many western societies This book provides a comprehensive view of how credit granting institutions operate and discusses the relationship between the strategic objectives set by senior management and the operational strategies employed by credit professionals working at the coal face of credit provision

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