

SAMPLE

REFERENCE NUMBER: 0-00000-00000-000
MEMBERSHIP NUMBER: 1111 111 1
SOCIAL SECURITY: 123 45 6789 AGE: 30

REPORT DATE: 01/02/17

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

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 ID	Bureau	Date	High	Monthly	Account	Last	Account	Past Due	Past Due	Hist.	
ID-Bur.	Code	Open	Limit	Pymt	Balance	Rptd	Status	Amnt	30	60	90+

AMERICAN EXPRESS / 150 030 311/ REVOLVING

(01)	EPX	I	10-15	2400	N/A	\$28	07-16	Del 30	01	00	00	07-16	2111111111111111
(02)	XPN	I	10-15	2400	N/A	\$08	07-16	CURRENT	00	00	00	07-16	1111111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00	00	00	05-16	1111111111111111

CITIBANK VISA / 578033574 / REVOLVING

(01)	EPX	I	10-15	600	30	100	06-16	Del 30	01	01	00	06-16	2111111111111111
(02)	XPN	I	10-15	600	50	120	06-16	Del 30	02	00	00	06-16	1111111111111111
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00	00	00	06-16	1111111111111111

HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

(01)	EPX	J	01-16	40000	500	32000	04-16	CURRENT	01	00	00	04-16	2111111111111111
(02)	XPN	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	1111111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	1111111111111111

4

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11

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How to Read a Credit Report

- 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

Susan Murphy-Milano



Personal Credit Report Guide:

Personal Credit Guide , *Consumer Action 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

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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 some of

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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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Mandated Benefits Compliance Guide 2016 W/ Cd The Balser Group,2016-01-04 Mandated Benefits 2016 Compliance Guide is a comprehensive and practical reference manual covering key federal regulatory issues that must be addressed by human resources managers benefits specialists and company executives in all industries This comprehensive and practical guide clearly and concisely describes the essential requirements and administrative processes necessary to comply with all benefits related regulations It covers key federal regulatory issues that must be addressed by human resources managers benefits specialists and company executives across all industries Mandated Benefits 2016 Compliance Guide includes in depth coverage of these and other major federal regulations Patient Protection and Affordable Care Act PPACA Health Information Technology for Economic and Clinical Health HITECH Act Mental Health Parity and Addiction Equity Act MHPAEA Genetic Information Nondiscrimination Act GINA Americans with Disabilities Act ADA Employee Retirement Income Security Act ERISA Health Insurance Portability and Accountability Act HIPAA Heroes Earnings Assistance and Relief Tax Act HEART Act Consolidated Omnibus Budget Reconciliation Act COBRA Mandated Benefits 2016 Compliance Guide helps take the guesswork out of managing employee benefits and human resources by clearly and concisely describing the essential requirements and administrative processes necessary to comply with each regulation It offers suggestions for protecting employers against the most common litigation threats and recommendations for handling various types of employee problems Throughout the Guide are numerous exhibits useful checklists and forms and do s and don t s A list of HR audit questions at the beginning of each chapter serves as an aid in evaluating your company s level of regulatory compliance Mandated Benefits 2016

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