

CONSUMER CREDIT FILE

[1] 1-800-665-7166

[2] CCYMMDD

[3] File Requested by: JOCE

Identification Number:
Name:
Current Address:
Previous Address:

TEST, FILE, EQUFAUX
5650 YONGE STREET, TORONTO, ON, M2M 4G3
110, SHEPPARD AVE EAST, TORONTO, ON, M2B 6S1

Date of Birth: CCYMMDD,
SSN: 999-999-999
Reference: JOCE

Employment
Employer, Occupation: TESTS MECHANIC SHOP, OWNER

[4] Subject 1: Alert Score, Identification, Inquiries, Employment, Summary, Public Records, Banking, Consumer Statement or Alert

Consumer Alert
[5] Warnings
Inured Social Insurance Number

[6] SAFESCAN
SP-9 Possible True Name Fraud

[7] Product Score
Equifax Risk Score

400

Serious delinquency and public record or collection filed
Time since delinquency is too recent or unknown
Number of accounts with delinquency
Medium Risk Region, Subprime Credit File

Bankruptcy Navigator Index

230

Age of derogatory public records
Average age of retail trades
Number of recent inquiries

Identification

[8] Unique Number 1234567890
[9] File Number 00-00000000-00-000
[10] Date File Opened: CCYMMDD
[11] Date of Last Activity: CCYMMDD
[12] DOB: CCYMMDD
[13] SSN: 999-999-999
[13B] ** Consumer Statement **
[14] Name:
[15] Current Address:
[16] Since:
[17] Reported:
[18] Former Address:
Since:
Reported:
[19] 2nd Former Address:
Since:
Reported:
[20] AKA/Also Known As:

TEST, FILE, EQUFAUX
5650 YONGE STREET, TORONTO, ON, M2M 4G3
CCYMM
STS Reported
110, SHEPPARD, TORONTO, ON, M2B 6S1
CCYMM
Type Reported
2014, 11 TH AVE 1201, TORONTO, ON, M4W 3C1
CCYMM
Type Reported
PRETEND, FILE, EQUFAUX

Telephone #

[21] Telephone #: 555-555-1234 EXTN: Residential/Home
Date first reported: CCYMMDD
Date last received: CCYMMDD

Inquiries

[22] Subject shows 3 inquiries since CCYMMDD
[23] Member Inquiries

Date

Member Name

Telephone

CCYMMDD
CCYMMDD
CCYMMDD
CCYMMDD

ABC BANK
RETAIL WORLD
CANADA CAR LOANS
MORTGAGE WORLD

222-555-3333
555-555-1234
555-999-0000
555-555-0987

[24] Total number of inquiries: 25
[25] Foreign Bureau Inquiries:

Date

Member

Description

CCYMMDD

ABC CREDIT

3F20C00000

Employment Information:

[26] Current Employer: TEST'S MECHANIC SHOP
[27] Since, Left, Position, Salary: OWNER,
[28] Former Employer: ABC MECHANICS
Since, Left, Position, Salary: AUTO MECHANIC
[29] Second Former Employer: THE CAR SHOP
City, Province: TOR, ON
Since, Left, Position, Salary: CCYMM, CCYMM, MECHANIC JR, 1900-
Verified, Status: CCYMM

[30] Summary

Pub/Other Trade Oldest-Newest Total High Credit Rating

4 CCYMMDD-CCYMMDD 3 2500 - 25000 1-One, 1-Two, 1-Other

[31] Public Records/Other Information

[32] Information from the Superintendent of Bankruptcy:

Filed

Type

Court Name

Court No

Liab

Asset

Filed By
Subject:
Case No/Trustee:
Disposition:
Description:

CCYMMDD
B08PT
MIN OF ATTORNEY GEN
472VFC0022
250000
480

[33] Collection

Rptd

Type

Amnt

DLA

Bal

Reason

Ledger Number

Rptd
CANADA COLLECTION
CCYMMDD
Verified Date:
Accredited:
Description:

UPRCL
PRCL
Unpaid
2500
CCYMM
55555 ABC RETAIL INC
Subject disputes this account

481VC00000

CCYMMDD

2212

Unknown

11111111

[34] Financing Statement:

Filed

Court Name

Court No

Maturity

CCYMMDD
CENT REG TOR
Credit/Amnt:
Description:

481VC00214
FURNITURE HOUSE 99 ELLS AVE TOR
3600
Security Disposition Unknown

[35] Judgment:

Filed

Type

Court Name

Amnt

Status

Date

CCYMMDD
J08T
Defendant:
Case No:
Plaintiff:
Description:

481VC00297
Test File Equifax
5555502
NATIONAL CREDIT HOUSE
Disposition Unknown

[36] Trade Information

Member Trades:

Bus/ID Code

DT Rptd

DT Opnd

DLA

TR

RT

Credit Limit

High Credit

Balance

PMT-AMT

Post Due

WTH OFFRMT

ACT PMT/AMT

DT Closed

PRST/DELQ

MEMB ID

PREV MEMB ID

CANADA BANK
1-807880135-1
25000
Account Number:
Description:
Trade Payment Profile:

555-999-9999
CCYMMDD
24000
5452575
Personal Loan, Semi-Monthly Payments
111155551111555511115555

4815000000
CCYMMDD

550

21

0

R1

BB

CCYMMDD

CCYMMDD

325000

212000

156200

1250

Description: Second mortgage, Months reviewed is greater than 24
Trade Payment Profile: 111155551111555511115555

SMARTSHOP RETAIL

555-999-9999-723DC00000
CCYMMDD
Status: Lost or stolen card

[37] Credit Utilization: 22%

30600

6776

[38] Banking

Checking/Savings:

Rptd

Opnd

Amount

Account No

Account Type

ABC BANK,
CCYMMDD
NB NSP, Status:

55-55505657, (399) 999-9999
CCYMM
LSP
4 NSP CCYMM

Checking/Saving

[39] Consumer Declaration

Rptd, Purge: CCYMM, CCYMM
Declaration: *****WARNING*****CONFIRMED TRUE NAME FRAUD/FRAUDULENT CREDIT APPLICATIONS HAVE BEEN SUBMITTED USING THIS NAME/ IF YOU ACCESS THIS FILE AS PART OF A CREDIT CHECK, PLEASE VERIFY WITH THE CUSTOMER THAT IT IS LEGITIMATE BEFORE EXTENDING CREDIT(PHONE: (900) 555-1234

End of Report

How To Get Credit Report In Canada

**United States. Congress. Senate.
Committee on Banking, Housing and
Urban Affairs. Subcommittee on
Consumer Credit**

How To Get Credit Report In Canada:

A Canadian's Guide to Money-Smart Living Kelley Keehn, 2019-05-26 A Canadian's Guide to Money Smart Living will help the reader to understand how to live money smart providing step by step instructions on how to take control of his or her financial future Many of us feel that managing our money and financial future is hard work and out of our control which often leads to us ignoring the issue or putting it off for another day week or year Simple everyday solutions are available These start with learning the basics being comfortable with the topic of money in the household and finally asking a financial expert the right questions

American in Canada, Revised, The Brian D. Wruk, 2015-02-01 Revised and updated with 2013 tax law Hundreds of thousands of Americans are living in Canada today and the tax issues for everyone from green card holders living in Canada to Canadians returning home from years in the U S are astounding and complex In easy to understand language The American in Canada focuses on the eight key areas of transition planning immigration customs cash management income tax retirement estate planning risk management and investments Do you have to file tax returns with the IRS What income do you have to declare and in which country Should you leave your IRAs and 401 k s in the U S What immigration avenues are available to help you move into Canada Do you qualify for Canada's socialized healthcare programs What should you do with your home or rental property in the U S These questions and many more are answered in this essential guide for the American living in Canada

Money 101 Ellen Roseman, 2010-02-18 Money 101 The One Class You Can't Afford to Cut You are working hard and trying to save some money but at the end of the day there never seems to be enough to go around Money 101 is a crash course on financial basics from one of Canada's most trusted personal finance columnists Ellen Roseman offers easy to understand advice on a wide range of topics including tips on spending less and saving more managing a budget negotiating mortgages and car leases getting the insurance you need investing saving for children's education and your own retirement and much more Money 101 helps you master personal finance without pain whether you're a novice or experienced Your own personal tutor it'll teach you to get better control of your money so you'll have more to save and invest

Portrait Photography by Joseph Marranca Used by Permission [The Smart Canadian's Guide to Saving Money](#) Pat Foran, 2010-03-18 Canada's top consumer advocate returns with more financial advice Canadian consumers are focused on spending and managing what money they do have wisely but have more questions than answers on most financial topics Television personality and consumer advocate Pat Foran shares tips and strategies about the questions and issues he sees most often and explains how some little things can soon add up to a lot of money Some of the topics covered include Credit and loyalty cards and what kind of deal they really are How much insurance is enough and what kinds do most people need How to shop for a vehicle and if it's worth it to import from the US Mortgages tax breaks and other complicated financial decisions Getting the most bang for your buck whether while shopping or travelling Packed with money saving advice this title will also include the latest information on marketplace trends the investment climate housing prices

interest rates and other techniques for savings As an added bonus Pat has included quotes and comments from prominent Canadian businesspeople and celebrities about the best financial advice they've received in their lifetimes Pat Foran is seen by millions of Canadians each week as the Consumer Reporter for CFTO News and Consumer Expert on CTV's Canada AM His Consumer Alert segment is currently on CFTO's noon six o'clock and eleven thirty newscasts five days a week with an audience of 700 000 viewers and he appears on Canada AM Canada's number one national morning show every week dispensing financial and consumer advice *The Automatic Millionaire Homeowner, Canadian Edition* David

Bach, 2009-03-19 How does an ordinary person with an ordinary income reach their seven figure dreams First they must own their own home and do it David Bach's way The financial coach who has helped millions to finish rich is back with a simple powerful solution to get rich in real estate As David says Renters stay poor homeowners get rich and smart landlords laugh all the way to the bank In his breakout 2004 bestseller *The Automatic Millionaire* David Bach showed why owning your own home is not only smart it's the core secret to becoming a millionaire In his new book tailored for a Canadian readership he shows exactly how to make that happen with a simple automatic plan you can read in an hour and put into place today Renters will learn how to buy a first home even with lousy credit and tiny savings And existing homeowners will find out how to turn the roof over their heads into a powerful investment that doubles triples and quadruples in price while you simply enjoy living in it And while you don't have to be a landlord to finish rich if you're willing to be David teaches you how simple it really is to buy a rental property even while you're paying the mortgage on your home *The Automatic Millionaire Homeowner* is brilliantly simple easy to read highly motivational with a realistic take action method for achieving financial prosperity in real estate starting now Bach offers time tested tactics on all the essentials including Why you shouldn't wait busting the myths of renting Finding a down payment right now using the Automatic Down Payment Solution Choosing the mortgage that is right for you even with debt even with imperfect credit The secret system for debt free homeownership why you must Make It Automatic *The Automatic Millionaire Right Place Right Time Right Price Right Program* for buying and selling Learn the Automatic Millionaire Mindset and collect automatic cheques while you sleep **Understanding Credit**

Dave Ravindra, 2011-05-25 *Understanding Credit* is the definitive guide to understanding what credit is how it is reported and how to make it work for you This handbook reveals the strategies and techniques that professionals use to borrow credit effectively It offers an uncomplicated view of credit in Canada from explanations of the different forms of credit available to advice on how to determine the best option for each individual's needs Using credit does not mean getting into debt when used wisely it can enable anyone to realize their dreams as well as save and invest for the future Tables and examples are included to illustrate how interest payments work and how the real cost of borrowing money differs between the different types of credit Author Dave Ravindra also offers information explaining where to find the right lending institution and how to qualify for the credit needed The provided list of resources covers everything from government legislation to Canada's major

banks Sample letters are also included to use when requesting your credit report and monthly budget sheets enable you to work out what you can afford to pay Everything you need to understand credit is contained in this handy guide Using the guidance offered here you can build a solid credit report in as short a time as possible *Funding Your Move Abroad* Azeez Ola Shoderu, 2024-11-20 Are you dreaming of moving to Canada but worried about the financial burden This book is your roadmap to funding a successful stress free migration In *Funding Your Move Abroad* seasoned Immigration and Citizenship Law student Azeez Shoderu provides a step by step guide to help you navigate the financial side of your migration journey with confidence and ease With over 10 years of experience in guiding individuals through successful international moves Azeez Shoderu combines proven strategies and practical guidelines that make funding your dream to move to Canada achievable no matter your current financial situation Inside you ll discover how to Create a Migration Budget Develop a comprehensive financial plan tailored to your move so you re never caught off guard by unexpected expenses Explore Untapped Income Sources From freelancing opportunities to remote work learn powerful ways to boost your income as you prepare for your move Save Smartly and Strategically Get insider tips on how to maximize your savings without sacrificing your quality of life Navigate the Canadian Migration Process Understand the steps paperwork and visa options making the migration process smooth and straightforward Ensure Financial Stability Post Move Practical advice on managing your finances upon arrival to ease your transition into Canadian life With real world examples actionable worksheets and bonus resources like downloadable checklists and budget templates *Funding Your Move Abroad* is a comprehensive toolkit designed to guide you through every step of your financial journey to Canada Whether you re moving for work family or new opportunities this book equips you with the financial clarity and confidence needed to make your migration dreams a reality Get ready to transform your move abroad from a daunting expense into a well planned investment in your future Scroll up and grab your copy of *Funding Your Move Abroad* today and start planning for your Canadian journey with confidence

Canadian in America, Revised, The Brian D. Wruk, 2015-08-01 The definitive guide to crossing the border and calling America home revised and updated with even more timely tax tips Hundreds of thousands of ex Canadians live south of the border The similarity in culture can lead Canadians to mistakenly think that the U S s taxes laws and customs are also the same The *Canadian in America* is an invaluable resource for anyone either contemplating a move or already living in the U S Revised and updated this edition of *The Canadian in America* focuses on the areas of taxation investments health care wills and estates It covers the eight areas of financial planning in any Canada U S situation immigration planning customs planning cash debt management income tax planning retirement estate planning risk management and investments In clear and simple language Canada U S financial expert Brian D Wruk explains ways in which one can avoid cross border complications like double taxation Perfect for Canadians who have married U S citizens moved for their employment are professional athletes or entertainers are seeking a warmer climate for their retirement or are U S citizens moving back home

from Canada *Financial Fitness for Beginners - A 12-Week Training Program (Canadian Edition)* Diana E. Young, 2010-12-13 Financial Fitness for beginner by Diana E Young **Report on Canadian Archives** Public Archives of Canada, 1890 **Your Credit Score** Liz Weston, 2015-10-05 Improve your credit score for real with the 1 best selling guide you can trust Today a good credit score is essential for getting credit getting a job even getting car insurance or a cellphone Now best selling journalist Liz Pulliam Weston has thoroughly updated her top selling guide to credit scores with crucial new information for protecting or rebuilding yours Weston thoroughly covers brand new laws and rules surrounding credit scoring including some surprising good news and some frightening new risks Don't settle for an out of date guide to credit scoring when Your Credit Score Fifth Edition offers brand new coverage of all this and more Recent consumer friendly reforms in lending credit score calculation and credit bureau behavior and how to take advantage of them How you can finally get your credit disputes reviewed by an actual human being Why recent medical debts shouldn't impact your score anymore How to get a legitimately free FICO score without getting ripped off How lenders have recently loosened their criteria making it easier to get loans even if your credit isn't perfect Important new options for student loan borrowers including brand new ways to dramatically limit your payments How tax refund fraud is soaring and the one little known way to avoid becoming a victim The disappearance of manual underwriting why it's now virtually impossible to get a mortgage without credit scores Weston updates her guidance on raising your FICO score fighting lower limits or higher rates maintaining the right mix of cards and balances bouncing back from bad credit choosing credit solutions that help not hurt explodes both new and old myths about credit scoring and much more Your Credit Score is for every consumer who is concerned about improving or protecting their credit and it's so up to date and useful thousands of financial professionals use it too **Fair Credit Reporting Act--1973** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs, 1973 [Fair Credit Reporting Act--1973](#) United States. Congress. Senate. Committee on Banking, Housing and Urban Affairs. Subcommittee on Consumer Credit, 1973 [Identity Theft and Fraud](#) Norm Archer, Susan Sproule, Yufei Yuan, Ken Guo, Junlian Xiang, 2012-06-30 Personal data is increasingly being exchanged and stored by electronic means making businesses organizations and individuals more vulnerable than ever to identity theft and fraud This book provides a practical and accessible guide to identity theft and fraud using a risk management approach It outlines various strategies that can be easily implemented to help prevent identity theft and fraud It addresses technical issues in a clear and uncomplicated way to help decision makers at all levels understand the steps their businesses and organizations can take to mitigate identity theft and fraud risks And it highlights the risks individuals face in this digital age This book can help anyone businesses and organizations of all sizes as well as individuals develop an identity theft and fraud prevention strategy that will reduce their risk and protect their identity assets To date little has been written on identity theft and fraud with a Canadian audience in mind This book fills that gap helping Canadians minimize their

identity theft and fraud risks **Your Credit Score** Liz Pulliam Weston, 2012 Your Credit Score Fourth Edition thoroughly covers brand new laws changing everything from how your credit score can be used to how you can communicate with collectors

Start Late, Finish Rich (Canadian Edition) David Bach, 2009-05-29 David Bach has a plan to help you live and finish rich no matter where you start So you feel like you've started late You are not alone What if I told you that right now as you flip through this book 70% of the people in the store with you are living paycheck to paycheck What if I told you that the man browsing the aisle to your left owes more than 8 000 in credit card debt And the woman on your right has less than 1 000 in savings See You're really not alone Unfortunately the vast majority of people who've saved too little and borrowed too much will never catch up financially Why Because they don't know how You can start late and finish rich but you need a plan This book contains the plan It's inspiring easy to follow and is based on proven financial principles Building a secure financial future for yourself isn't something you can do overnight It will take time and it will take work But you can do it I know I've helped millions of people get their financial lives together and I can help you Spend a few hours with me and let me challenge you Give me a chance to become your coach Just because you started late doesn't mean you are doomed to an uncertain future Whether you're in your thirties forties fifties or beyond there is still time to turn things around It's never too late to live and finish rich All it takes is the decision to start David Bach Is it too late for me to get rich Over and over people share their fears with David Bach America's leading money coach and the number one national best selling author of The Automatic Millionaire If only I had started saving when I was younger they say Is there any hope for me There IS hope and help is here at last In Start Late Finish Rich David Bach takes the Finish Rich wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save procrastinated or got sidetracked by life's unexpected challenges Whether you are in your thirties forties fifties or even older Bach shows that you really can start late and still live and finish rich and you can get your plan in place fast In a motivating swift read you learn how to ramp up the road to financial security with the principles of spend less save more make more and most important LIVE MORE And he gives you the time tested plan to do it The Start Late Finish Rich promise is bold and clear Even if you are buried in debt there is still hope You can get rich in real estate by starting small Find your Latte Factor and turbo charge it to save money you didn't know you had You can start a business on the side while you keep your old job and continue earning a paycheck You can spend less save more and make more and it doesn't have to hurt David Bach gives you step by step instructions worksheets phone numbers and website addresses everything you need to put your Start Late plan into place right away And he shares the stories of ordinary Americans who have turned their lives around at thirty forty fifty even sixty years of age and are now financially free They did it and now it's your turn With David Bach at your side it's never too late to change your financial destiny It's never too late to live your dreams It's never too late to be free

Personal Finance for Canadian Youth Jonathan Chao, 2020-07-11 Most people don't have the time to research and learn about personal finance Personal Finance

for Canadian Youth helps solve this problem by putting different topics and information into one easy to read book You ll gain knowledge and skills that will help you for the rest of your life Topics covered include Spending Budgeting Debt Banking Investments Taxes Government programs and Financial Independence Retirement in Canada It also includes referral codes at the end This book costs 4 20 but all proceeds will be donated to The Greater Vancouver Food Bank I wrote this book because a lot of my friends and classmates keep asking me about my personal finance and how to invest in stocks I think that everyone should be educated on financial literacy in order to lead a financially free life **Crushing Debt** David

Trahair,2012-01-06 As the majority of Canadians are now spending much more than they make their debt levels are reaching crisis proportions Excluding mortgage debt the average Canadian owes over 25 000 in consumer debt which poses massive risks not only for the individuals carrying that financial load but for our entire financial system In **Crushing Debt** bestselling author David Trahair Enough Bull warns Canadians that consumer debt is becoming an urgent problem but one that can be solved Trahair clearly outlines the evils of debt and how easy it is for debt to spiral out of control with examples of real life stories of debt disasters If you are a Canadian who is already struggling with debt **Crushing Debt** will motivate you to face your financial problems and will show you step by step the most appropriate solution to getting out of your personal debt hell Filled with proven advice **Crushing Debt** is a call to action on an urgent and debilitating problem for far too many Canadians

Your Credit Score, Your Money & What's at Stake (Updated Edition) Liz Weston,2009-02-09 A great credit score can help you finish rich Liz Pulliam Weston gives solid easy to understand advice about how to improve your credit fast Read this book and prosper David Bach bestselling author of *The Automatic Millionaire* and *The Automatic Millionaire Homeowner* Excellent book Insightful well written and surprisingly interesting Liz Pulliam Weston has done an outstanding job demystifying an often intimidating and frustrating topic for the benefit of all consumers Eric Tyson syndicated columnist and bestselling author of *Personal Finance for Dummies* No one makes complex financial information easy to understand like Liz Pulliam Weston Her straight talk and wise advice are invaluable to anyone with a credit card or check book and that s just about all of us Lois P Frankel Ph D author of *Nice Girls Don t Get the Corner Office* and *Nice Girls Don t Get Rich* In a country where consumers increasingly pay more when they have bad credit Liz Pulliam Weston s book provides excellent tips and advice on ways to improve your credit history and raise your credit score If you just apply one or two of her insightful suggestions you ll save many times the cost of this book Ilyce R Glink financial reporter talk show host and bestselling author of *100 Questions Every First Time Home Buyer Should Ask* Your credit score can save you money or cost you money sometimes a lot of money Yet most people don t even know their scores much less know how to make them better Liz Pulliam Weston can help you fix that In this easy to understand guide you ll learn how to make sure your score helps you get the best deal on loans and insurance You can t afford not to read it Gerri Detweiler consumer advocate and founder of UltimateCredit com *The 1 Best Selling Guide to Improving Your Credit Score Now Thoroughly Updated for the Financial Crisis* In post crash America it s

tough to get credit and even tougher to get rates and terms you can afford That makes your credit score more important than ever before Now MSN Money L A Times personal finance columnist Liz Pulliam Weston has updated her best selling book on credit scores to show how you can maximize your score right now and save yourself a fortune Weston reveals the tough new realities of borrowing and credit scoring and shows why they aren't going to change any time soon She rips away the mystery surrounding credit scoring including the FICO 08 overhaul and tells you exactly how to use the new system to maximize your score You'll learn how to fight back against lenders who want to lower your limits or raise your rates bounce back from bad credit and bankruptcy choose the right credit solutions and avoid options that only make things worse One step at a time Weston will help you build or rebuild your credit score so you can get the credit you need and deserve Survive a credit crisis one step at a time How to protect or rebuild your credit score after a major financial setback Fix your credit score in as little as 72 hours Rapid rescoring what it can fix what it can't fix and how to use it Don't let the myths of credit scoring cost you a fortune What you've been told just isn't true how credit scores really work What drives your score and what doesn't The real impact of credit cards loans late payments inquiries credit counseling and more

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