

## 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

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|------|-----|---|-------|-----|----|-----|-------|---------|----|----|----|-------|------------------|
| (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 |

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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

# How To Decipher A Credit Report

**Tobias Bleicker**



## **How To Decipher A Credit Report:**

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## **How To Decipher A Credit Report Introduction**

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