SAMPLE CREDIT REPORT

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): 111-1111

Position: Accountant

Date Reported: 03/2014

PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010 Lien, filed 06/2015, Case Number: 000020

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

Account Number: 0000001
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

Recent Payment: \$0

Account Number: 0000002

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

INQUIRIES

Companies that requested your credit history: Company A, 06/2014 Company B, 04/2015 Company C, 02/2017



Getting Your Credit Report

Clemens Wendtner

Getting Your Credit Report:

Girl, Get Your Credit Straight! Glinda Bridgforth, 2008-01-15 Is retail therapy your favorite pastime even though you really can t afford it Do you ignore the balance on your credit card statements vowing to pay them off at some point down the line Is your debt preventing you from living your dreams like buying a home or starting a family If so girl it s time to get your credit straight These days with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn it s all too easy to start racking up debt and even little slip ups can lead to real damage over time In this highly practical follow up to her bestsellers Girl Get Your Money Straight and Girl Make Your Money Grow financial expert Glinda Bridgforth delivers a power packed plan for paying down debt repairing your credit score and securing your financial freedom along with a future that makes your heart sing Beginning with simple engaging exercises to help you assess your spending habits and get clear about what you owe Girl Get Your Credit Straight presents a detailed road map for eliminating debt one step at a time You will learn how to Devise a system for tracking expenditures anticipating end of month shortfalls and paying bills on time every time Find ways to supplement your income Consolidate loans to pay off debt faster decrease stress and save time and money Negotiate with your creditors to come up with a payment plan that works for you Discover the best loans to use for refinancing debt or making major new purchases Understand how credit bureaus work and take steps to improve your scoreFilled with Bridgforth's warmhearted wisdom and advice and complete with worksheets affirmations and inspiring stories of African American women who ve restored their credit and built new wealth Girl Get Your Credit Straight is a fresh empowering guide for any woman who wants to say goodbye to debt for good **Solve Your** Money Troubles Amy Loftsgordon, Cara O'Neill, 2023-07-01 Struggling with debt Find solutions here Conquering overwhelming debt starts with understanding your options Solve Your Money Troubles gives you the tools you need to get your finances back on track Learn how to stop debt collector harassment cold negotiate down your debt with creditors reduce your student loan payments and create a healthy financial plan that you can live with Solve Your Money Troubles helps you handle the big issues too Find out how to stop a wage garnishment from leaving you penniless get your car back after a repossession prevent a foreclosure by applying for a loss mitigation program respond to an action if you get sued and decide if it s time to wipe the slate clean by filing for bankruptcy In addition to up to date legal information you ll find practical tools such as sample creditor letters and budgeting worksheets **Credit Score: Know How to Repair Your** Credit Score Using Tried (How to Repair & Improve Credit Score and Increase Business Credit) Adam Pollack, 2022-01-21 This book will tell you why most people fail to secure large amounts of business credit and will also shed light on what you can do today to avoid being part of that statistic Picture a world where your credit exposure was minimal at worst and non existent at best A world where you financially benefit from having all of your common expenses such as utility bills phone bills credit cards store cards gas cards and loans under your business s identity Should you decide to dig deeper

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