

## Your Credit Report

This is a preview of what your landlord will see when you share your credit report with them. We'll retain a record of this report for you to view and share for 30 days.

provided by Experian

The landlord at 5479 43rd Ave., San Francisco, CA 94122 has requested your credit report.  
*Note: You can revoke access by visiting the Credit Reports tab from your dashboard.*

SHARE YOUR REPORT WITH JOE LANDLORD

Credit score\* as of  
Feb. 6, 2014

744

\*Calculated with the VantageScore<sup>SM</sup>  
that has a range of 300 - 850.

Total debt: **\$202,704**  
Credit used: **47%**

### PAYMENT HISTORY

The greatest factor in a credit score is making sure payments are on time.

|                                                                                                 |                              |
|-------------------------------------------------------------------------------------------------|------------------------------|
| <b>Accounts ever late</b><br>Number of accounts reporting late payments or other delinquencies. | <b>2</b>                     |
| <b>Time since late</b><br>The amount of time passed since the last late payment.                | <b>More than 2 years ago</b> |
| <b>Collection accounts</b><br>Accounts currently in collection.                                 | <b>0</b>                     |
| <b>Public records</b><br>Info reported by government agencies about debts with legal matters.   | <b>0</b>                     |
| <b>Worst current status</b><br>The worst payment status of any account right now.               | <b>All Clear</b>             |
| <b>Worst status</b><br>The worst payment status of any account now or from the past.            | <b>All Clear</b>             |

### WHAT MAY HAVE LOWERED THIS CREDIT SCORE?

These factors adversely affected the score. They are listed in order of importance based on their influence. For an easy-to-understand explanation, visit [ReasonCode.org](http://ReasonCode.org).

- Too many inquiries on the credit report. [Code: 85]
- Total of all balances on bankcard or revolving accounts is too high [Code: 34]
- The largest credit limit on open bankcard or revolving accounts is too low [Code: 26]
- The balances on accounts are too high compared to loan amounts [Code: 04]

#### HOW TO DISPUTE ERRORS ON YOUR EXPERIAN CREDIT REPORT

If you believe that any information reported within your Experian Credit Report is incomplete or inaccurate, you can now initiate a dispute online. **Note:** dispute resolutions through Cozy may take longer.

EXPERIAN ONLINE DISPUTE

COZY ONLINE DISPUTE

# Landlord Michigan Credit Report

**H Kauffman**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the light blue bar.

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## **Table of Contents Landlord Michigan Credit Report**

1. Understanding the eBook Landlord Michigan Credit Report
  - The Rise of Digital Reading Landlord Michigan Credit Report
  - Advantages of eBooks Over Traditional Books
2. Identifying Landlord Michigan Credit Report
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Landlord Michigan Credit Report
  - User-Friendly Interface
4. Exploring eBook Recommendations from Landlord Michigan Credit Report
  - Personalized Recommendations
  - Landlord Michigan Credit Report User Reviews and Ratings
  - Landlord Michigan Credit Report and Bestseller Lists

5. Accessing Landlord Michigan Credit Report Free and Paid eBooks
  - Landlord Michigan Credit Report Public Domain eBooks
  - Landlord Michigan Credit Report eBook Subscription Services
  - Landlord Michigan Credit Report Budget-Friendly Options
6. Navigating Landlord Michigan Credit Report eBook Formats
  - ePub, PDF, MOBI, and More
  - Landlord Michigan Credit Report Compatibility with Devices
  - Landlord Michigan Credit Report Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Landlord Michigan Credit Report
  - Highlighting and Note-Taking Landlord Michigan Credit Report
  - Interactive Elements Landlord Michigan Credit Report
8. Staying Engaged with Landlord Michigan Credit Report
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Landlord Michigan Credit Report
9. Balancing eBooks and Physical Books Landlord Michigan Credit Report
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Landlord Michigan Credit Report
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Landlord Michigan Credit Report
  - Setting Reading Goals Landlord Michigan Credit Report
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Landlord Michigan Credit Report
  - Fact-Checking eBook Content of Landlord Michigan Credit Report
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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