

SAMPLE

How to Read a Credit Report

1

REPORT DATE: 01/02/17

REFERENCE NUMBER:

0-00000-00000-000

MEMBERSHIP NUMBER:

1111 111 1

SOCIAL SECURITY: 123 45 6789

AGE: 30

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

2

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+
									Date		Historical Acct Status

3

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	111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00 00 00	05-16	11111111____1_1

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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	111111111111
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00 00 00	06-16	11111111____1_1

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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	111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111____1_1

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How To Decipher A Credit Report

Elysra Kain



How To Decipher A Credit Report:

Reviewing **How To Decipher A Credit Report**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**How To Decipher A Credit Report**," an enthralling opus penned by a very acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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