

SAMPLE

How to Read a Credit Report

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REPORT DATE: 01/02/17	REFERENCE NUMBER: 0-0000-00000-000
JOHN H. DOE	MEMBERSHIP NUMBER: 1111 111 1
12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765	SOCIAL SECURITY: 123 45 6789 AGE: 30

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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 Bureau ID-Bur. Code	Date Open	High Limit	Monthly Pymt	Account Balance	Last Rptd	Account Status	Past Due Amnt	Past Due 30 60 90+	Hist. Date	Historical Acct Status
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AMERICAN EXPRESS / 150 030 311 / REVOLVING

(01)	EFX	I	10-15	2400	N/A	528	07-16	Del 30	01 00 00	07-16	2111111111111111
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HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

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- 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

Sebastian Brünink



How To Decipher A Credit Report:

Unveiling the Magic of Words: A Review of "**How To Decipher A Credit Report**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**How To Decipher A Credit Report**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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