

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

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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 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

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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	11111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00 00 00	05-16	11111111____1_1

CITIBANK VISA / 578033574 / REVOLVING

(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	11111111111111
(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	11111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00 00 00	04-16	11111111____1_1

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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

Carl W. Battle



How To Decipher A Credit Report:

Decoding Credit Scores: The Ultimate Guide to Financial Freedom Elysra Kain, 2025-02-24 From understanding the factors that go into calculating a credit score to learning strategies for boosting and maintaining a healthy score this comprehensive guide is a must read for anyone looking to take control of their financial future The book offers clear explanations of credit score basics empowering readers to make informed decisions about their finances With practical tips and actionable advice readers can begin implementing positive changes to their credit habits right away Whether you re a seasoned financial expert or just starting your credit journey this book provides invaluable insights to help you achieve your financial goals *Decoding Credit Scores* is the ultimate resource for anyone looking to secure a bright financial future and unlock the doors to financial freedom

Making Sense of Consumer Credit Reports United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013

How To Read Annual Reports & Balance Sheets Raghu Palat, 1991-01-01 This book introduces the reader to the Annual Report and discusses its various components namely the directors report the audit report and the financial statements It helps the reader to unravel the mysteries of the financial statements and comprehend the innovativeness of creative

accounting **Credit Reports** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013

The Fair Credit Reporting Act United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs, 1992 *Fair Credit Reporting Act* United States. Congress. House. Committee on Banking, Finance, and Urban

Affairs. Subcommittee on Consumer Affairs and Coinage, 1989 Credit reports United States. Congress. House. Committee on Financial Services, 2007 The Ultimate Guide to Improving Your Credit Rating! Roan Doyle, 2011

Credit Medicine: A How-To Guide to Credit Repair Michael Barone, 2016-12-09 Credit Medicine is a how to guide in helping you repair your credit This amazing book will walk you step by step through the credit restoration process and will show you how to fix your credit the right way There are real solutions to the problem of poor credit and we can help restore your credit rating to good health Comprehensive and easy to understand Credit Medicine puts everything you need to know in laymen s terms so you can complete the credit restoration process on your own It includes not only detailed proven strategies for credit repair but also step by step instructions This is the same process I use to help my clients achieve a credit score that allows them to move forward and enjoy the feeling of credit worthiness Don t delay Get started right now and begin the process of restoring your financial health You ll feel so much better

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