

SAMPLE

How to Read a Credit Report

- 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

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

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

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

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

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

Ian Pickup



How To Decipher A Credit Report:

Enjoying the Song of Term: An Emotional Symphony within **How To Decipher A Credit Report**

In some sort of used by monitors and the ceaseless chatter of instant conversation, the melodic splendor and emotional symphony produced by the written word frequently disappear in to the back ground, eclipsed by the constant sound and distractions that permeate our lives. However, situated within the pages of **How To Decipher A Credit Report** a wonderful literary prize brimming with raw thoughts, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, that fascinating masterpiece conducts readers on an emotional journey, skillfully unraveling the hidden melodies and profound impact resonating within each cautiously constructed phrase. Within the depths of this moving assessment, we shall discover the book is main harmonies, analyze their enthralling publishing type, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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