

SAMPLE

REFERENCE NUMBER: 0-00000-00000-000
MEMBERSHIP NUMBER: 1111 111 1
SOCIAL SECURITY: 123 45 6789 AGE: 30

REPORT DATE: 01/02/17

JOHN H. DOE

12345 SPRINGFIELD WAY, LOS ANGELES, CA 98765

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+

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	1111111111111111
(03)	TUC	I	10-15	2400	N/A	\$14	05-16	CURRENT	00	00	00	05-16	1111111111111111

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	1111111111111111
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00	00	00	06-16	1111111111111111

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	1111111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	1111111111111111

4

9

11

10

5

6

12

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

How To Decipher A Credit Report

Minjie Lin



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Table of Contents How To Decipher A Credit Report

1. Understanding the eBook How To Decipher A Credit Report
 - The Rise of Digital Reading How To Decipher A Credit Report
 - Advantages of eBooks Over Traditional Books
2. Identifying How To Decipher A 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 How To Decipher A Credit Report
 - User-Friendly Interface
4. Exploring eBook Recommendations from How To Decipher A Credit Report
 - Personalized Recommendations
 - How To Decipher A Credit Report User Reviews and Ratings
 - How To Decipher A Credit Report and Bestseller Lists
5. Accessing How To Decipher A Credit Report Free and Paid eBooks

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