SAMPLE CREDIT REPORT

PERSONAL INFORMATION

Name: John Doe

Address: City, State, ZIP code

Previous Address(es):
City, State, ZIP code

Employer Name: Company 1

Hired: 01/2014

Date of Birth: January 1, 1970

Social Security Number: 000-00-0000

Phone Number(s): 111-1111

Position: Accountant

Date Reported: 03/2014

PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010 Lien, filed 06/2015, Case Number: 000020

ACCOUNT INFORMATION

Collection Account - CAR LOAN
Creditor: Jane Doe
Type of Account: Individual
Original Amount: \$900
Status: Collection account,
\$200 past due as of 04/2018

Account Number: 0000001
Date Opened: 01/2014
Type: Installment
Monthly Payment: N/A

Account Holder: John Doe Date of Status: 04/2018 Terms: N/A Recent Balance: \$200

Accounts in Good Standing - HOME MORTGAGE

Creditor: Jane Doe

Type of Account: Individual

Original Amount: \$165,000

Status: Open, never late

Recent Payment: \$2,017

Recent Payment: \$0

Account Number: 0000002

Date Opened: 03/2016

Type: Installment

Monthly Payment: \$2,017

Account Holder: John Doe Date of Activity: 03/2021 Terms: 180 months Recent Balance: \$121,020

INQUIRIES

Companies that requested your credit history: Company A, 06/2014 Company B, 04/2015 Company C, 02/2017



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money that you need to start gathering right away not on the day that you need it In order to plan your financial future successfully you really must make a basic plan for your life That plan will most definitely change over the years but the main parts won t change For instance the chances are very good that you will marry and have children You will almost definitely reach a point where you want to purchase a home If you have children they will absolutely need to be educated and will most likely marry You will definitely want or need to retire at some point Those things are not likely to change in your life s plan So think ahead through the coming years of your life and make a financial plan that will help you obtain your goals The rest of life with all of its up and downs can then be taken in stride one day at a time Black Enterprise ,1987-01 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal Bankruptcy Socrates Media, 2005-09 With changes in the federal bankruptcy laws in effect as of October 17 finance libraries will want to have up to date guidance for their interested patrons Raum in addition to being a newscaster at National Public Radio is a practicing attorney with expertise in personal bankruptcy She guides those in financial difficulty to an understanding of what bankruptcy is and helps them evaluate it as an option She explains the differences between Chapter 7 bankruptcy liquidation and Chapter 13 reorganization as well as alternatives to filing She provides a basic rundown on the process including filing the petition and attending the hearing There is advice on re establishing credit choosing and hiring a lawyer avoiding credit scams and moving on after bankruptcy The appendixes provide illustrative worksheets and forms and a 50 state chart on homestead exemptions Similarly editors of Socrates Media cover the essential elements of the bankruptcy process Readers learn what it means to go bankrupt and how it is accomplished There is an excellent explanation of the homestead exemption rules that may protect a home in a bankruptcy proceeding and a good chart comparing the old bankruptcy law and the new There is information on Canadian bankruptcy and appendixes include a glossary a list of online resources related to consumer credit and one for legal search engines The book comes with a CD that contains an electronic version of the information a legal dictionary and links to financial management forms and tools registration required Joan Pedzich Harris Beach PLLC Rochester NY Library Journal Dealing With Problem Employees Amy Delpo, Lisa Guerin, 2021-09-28 This book tells business owners managers and supervisors everything they need to know about how to identify difficult employees how to manage them during the employment relationship and how to terminate them in a way that reduces the company s legal risk of a wrongful termination lawsuit It will give them the confidence to deal with problem employees directly and make the tough decision to terminate when it s clear that the situation isn t improving

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