

Credit Report

ATS Transaction #: 700015

Requested by

Landlord	Testing The System	Date requested	Oct 20, 2014
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Input Provided by Landlord

Name	joe the tenant Jr	Date of Birth	1955-XX-XX
SSN	XXXXXX123		
Current Address	47xx Lighthouse Rd Orlando NH 32808		
Previous Address	(none)		

Consumer Identity provided by Credit Bureau

Names, Akas & Nicknames	joe the Tenant, [Similar Name] JOHN Joe Tenant
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Address Information (as reported to credit bureau)

[Jan-2013 to Jun-2014] PO BOX 1425 GONZALEZ FL 32560 [Post Office Box]
[Dec-2014] 47xx Lighthouse Rd Orlando FL 32808 [Multi-family dwelling]

Employment Information (as reported to credit bureau)

[11/2003] AUTO REPAIR PROS

Inquiries

Dec-2014: BK OF AMER - Bank Credit Cards [BC]

Trade Line

Subscriber	BEALLS DEPARTMENT STOR [DC-Complete Department Stores]		
Account Type	Revolving Charge Account [CHG]		
Status	CLOSED - Transferred [05]		
Amounts	limit=\$400	Balance Amount	
Date Opened	Mar-2001	Balance Date	Dec-2005
Status Date	Dec-2005	Months Reviewed	
Last Payment Date			
Payment History [1]			
Delinq. over 30-60-90 days	0-0-0		

Trade Line

Subscriber	SYNCOBUCIP [DC-Complete Department Stores]		
Account Type	Revolving Charge Account [CHG]		
Status	CLOSED - Transferred [05]		
Amounts	limit=\$300	Balance Amount	
Date Opened	Feb-1997	Balance Date	Mar-2005
Status Date	Mar-2005	Months Reviewed	
Last Payment Date			
Payment History [1]			
Delinq. over 30-60-90 days	0-0-0		

Trade Line

Subscriber	CITGO/CBNA [BC-Bank Credit Cards]		
Account Type	Credit Card, Terms REV [CRC]		
Status	CLOSED - Paidaatisfactorily [12]		
Amounts	limit=\$300, high balance=\$145	Balance Amount	
Date Opened	Dec-1994	Balance Date	Aug-2011
Status Date	Aug-2011	Months Reviewed	
Last Payment Date			
Payment History [1]			
Delinq. over 30-60-90 days	0-0-0		
(NO public records found on file)			

Experian Sample Credit Report

S Nieto

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name S Nieto.

Experian Sample Credit Report:

Credit Management Kit For Dummies® Stephen R. Bucci, 2011-08-26 The painless way to manage credit in today's financial landscape. People with great credit scores are getting turned down for credit cards and loans for homes and cars. What do they need besides a good score? What are lenders looking for now that they are extremely risk averse? Repairing broken or damaged credit is one thing, but having to meet today's much stiffer credit standards requiring that consumers consistently manage their credit is another thing all together. *Credit Management Kit For Dummies* gives you answers to these questions and insight into these concerns and also walks you down the correct path to credit application approval. You'll discover major changes with the Credit CARD Act, Credit Accountability Responsibility and Disclosure Act provisions and the new Consumer Financial Protection Legislation. Agency the effect of tightened credit markets on those with good marginal or bad credit, new rules and programs including Hope and Government options via the Obama Administration, the best ways to recover from mortgage related credit score hits, tips for minimizing damage after walking away from a home, credit score examples with new ranges and much more. The pros and cons of credit counselors. The quickest and most effective way to undo damage from identity theft. Advice and tips about adding information to a credit report and beefing up thin credit. Guidance for evaluating your Credit Score in today's economy. Fannie Mae's revised guidelines for purchasing mortgages. Information on significant others, boyfriend, girlfriend, spouse and credit and debt sharing. IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation. Not just for those who have bad credit and need to repair it, *Credit Management Kit For Dummies* also serves as an invaluable resource for those with average credit who want or need to manage it to get a job, reduce insurance costs, qualify for banking products and more. *Credit Repair Kit For Dummies* Stephen R. Bucci, 2008-08-06 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in *Credit Repair Kit For Dummies* 2nd Edition. You'll find out everything you need to know about creating a solid plan to get your credit back on track. You'll discover how to find your credit report, review all of the information in it and learn how you can repair and spruce it up. You'll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time. You'll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce, unemployment and student loans. You will find out how to safeguard your identity so that other people don't damage your credit. Find out how to Take charge of your credit. Get help from credit counselors. Request copies of your credit report. Know how to interpret your credit report and credit score. Avoid foreclosure. Communicate with collectors, lawyers and the courts. Manage medical debt. Safeguard your identity. Complete with lists of ten tips to avoid identity theft and reduce damages, ten ways you can prevent foreclosure, ten methods for establishing and improving credit and ten strategies for handling financial emergencies. *Credit Repair Kit For Dummies* 2nd Edition is your one stop guide to improving and maintaining your credit score and protecting your identity. Note: CD ROM

DVD and other supplementary materials are not included as part of eBook file *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 **Credit Repair Kit** Carlos Santana,2014-02-25 Born in Puerto Rico and raised in New York of military father travelled the USA South America and Europe Got drafted into the US army Got married and had three children Started management training program with Avco Financial Services helping people get their finances in order Later worked with different banks helping customers achieve their financial goals Started my own mortgage company and later moved to Puerto Rico where I started a successful mortgage company at the same time I was working with Banco Popular helping people get their finances together Now that I m retired and single I serve the American Legion as Post Commander in Caguas PR serving veterans and their families acquired the benefits they deserve from the Veteran Administration

Complete Credit Repair Kit Brette McWhorter Sember,2011-11 The Complete Credit Repair Kit was written for the more than three million consumers who are refused credit each year due to inaccurate incomplete or out of date information in their credit files With total bankruptcy filings reaching 1 4 million in 2009 this book is a must have in today s tumultuous economy This updated edition covers the Credit Card Accountability and Responsibility and Disclosure Act of 2009 a piece of legislation that offers benefits for credit card users and features blank forms and letters on SphinxLegal com that readers can use to boost their credit scores **Master Your Debt** Jordan E. Goodman,Bill Westrom,2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save

hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free Credit Repair Amy Loftsgordon,Cara O'Neill,2022-10-25 Financing a reliable car or the home of your dreams requires good credit Having low credit scores will increase the interest and fees you ll pay to borrow money and might even prevent you from getting a loan renting an apartment or being approved for a credit card This comprehensive how to manual will help you build your credit and teach you how to protect it from future damage *The Complete Credit Repair Kit* Brette McWhorter Sember,2011 **Improve and Increase Your Credit Score** Jason R. Rich,2013-02-08 Bestselling author Jason R Rich joins forces with top credit experts and delivers an insider s guide to credit Revealing jaw dropping secrets strategies and tools Rich and his team of industry insiders show consumers how to get out from under any credit crunch and get back in control of their financial future Reveals how to increase a credit score remove incorrect and negative information from credit reports rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month Boost credit scores and overall rating Work with collection agencies creditors and lenders to pay off debts and overcome past mistakes Get the best rates on credit cards auto loans and mortgages and start saving Avoid the most common financial and credit related mistakes made by millions Learn how to identify and avoid credit repair and credit score boosting scams Use online solutions to better manage your finances and credit cards And more Includes worksheets exclusive interviews with credit experts and supplemental resources Self Improvement Credit Repair Manual Valerie Johnson,2023-06-19 My name is Valerie Wilson Johnson The title of this best seller is Self Improvement Credit Repair Manual and You are Not Alone The American Dream is Attainable Just Start Self IMproving It is Up to God and You *Dirty Little Secrets* Jason R. Rich,2013-01-29 Explains little known advice and tips for improving a credit score including how to remove damaging information and negotiate with creditors **Leases & Rental Agreements** Janet Portman,Ann O'Connell,2021-08-31 Anyone who owns or manages residential real estate in any state should buy this book It provides a solid lease that can be tailored to the laws of each state plus additional rental documents needed to start a tenancy *AARP Master Your Debt* Jordan E. Goodman,2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best

refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

Preventing Identity Theft For Dummies Michael J. Arata, Jr.,2004-07-08 Twenty seven million Americans have been victims of identity theft in the last five years and the total cost of identity theft approaches 48 billion per year total costs to businesses are 43 billion and the direct cost to consumers is 5 billion These staggering statistics have prompted security consultant Michael Arata to provide readers with the resources they need to guard themselves against identity theft In this valuable book Arata offers easy to follow straightforward advice on understanding identity theft minimizing risk maintaining vigilance choosing who to share personal information with selecting hard to guess PINs determining victimization reviewing a credit report charting a course of action resolving credit problems reclaiming good credit and much more Explains how to recover successfully if identity theft does occur Author Michael Arata CISSP CPP CFE ACLM is a veteran of the security industry with more than fifteen years of experience

Business Credit ABCs Yulonda T. Griffin,2019-12-27 Business Credit ABCs provides the necessary steps small business owners and entrepreneurs need to understand a good credit score is the foundational pillar for the business owner that wants to dominate within their market space

Let Me See Your Money Talk Charles (Chuck) Mathews,2024-07-29 Welcome to the world of financial literacy and credit education In this book we embark on a journey to empower you with essential knowledge and skills that will serve as invaluable tools in navigating the complex landscape of personal finance and credit education Throughout this book we ll delve into the fundamentals of financial literacy and credit education unraveling complex concepts and presenting them in a clear and practical manner From beginners to seasoned finance enthusiasts this book is designed to cater to a wide audience empowering individuals from all walks of life to take charge of their financial future

Rich Dad's Advisors®: The ABC's of Getting Out of Debt Garrett Sutton,2007-11-01 The ABC s of Getting Out of Debt illustrates how to Beat the Lenders at Their Own Game Understand Your Credit Report Repair Your Own Credit Master the Psychology of Debt Deal with Debt Collectors Avoid Credit Scams Win with Good Debt Take Charge of Your Finances Garrett s book reveals how each piece of real estate you own is a business involving all sections of Rich Dad s B I Triangle The B I Triangle is from Rich Dad s Guide to Investing Look for other Advisors to complete the B I Triangle

How to Buy a Home Luis Cortes,2007-11-01 It s hard to

think about buying a home Where do you begin How do you know if you re ready What forms must you fill out How can you avoid being taken advantage of You might even feel that owning a home is so far beyond your means that it s unattainable Purchasing a home is easier than you think The Reverend Luis Cort s Jr guides you through this complicated process and shows you how to turn your dream into a reality The home buying experience can be difficult but a house provides more than just a roof over your head It is an investment that promotes stability enhances your well being and empowers you Attaining all of this is simple All it takes is learning the process developing a plan setting a goal and working toward it The Reverend Luis Cort s Jr shows you how

British Design 2004-2005 Corinna Dean,2004 British Design 2005 is the second edition of BIS Publishers showcase of creative studios and consultancies in Britain a veritable who s who of UK design The works of many newly successful and upcoming firms are presented here for the first time together with the work of established firms that somehow always manage to stay at the cutting edge This book reflects the changes that have taken effect in the design industry over the last two years and emphasizes the imperative that designers and clients must differentiate through creativity British Design 2005 provides an instant impression of each participating studio s creative output and offers instant inspiration for those who must provide creative input

How to Run a Small Factoring Business Jeff Callender,2012-09 This practical hands on manual teaches everything you need to know about starting and running a small factoring business With common sense directions and first person experiences giving a been there flavor to each page you ll learn how factoring small receivables can be a lucrative enjoyable business and an excellent tool for investing retirement or discretionary investment funds

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