



Our Credit Report Overview

A credit report and credit history are valuable tools that lenders use when determining if they will extend you credit or your credit-worthiness. Lenders typically look for scores that are higher versus lower. It's important to maintain a close eye on your credit report to ensure all reported information is accurate. In the event that there is a negative or erroneous item on your credit report then there are several ways you can contact the reporting credit bureau to have the item investigated or removed.

Pay close attention to items that were reported a few years ago and might be trouble when attempting to secure credit for a credit history correction or just getting started with your first credit score report.

Account	Total Number	Balance	Available	Credit Limit	Date of Credit Limit	Monthly Payment Due
Mortgage	1	\$156,856	N/A	N/A	N/A	\$0
Installment	1	\$1,506	N/A	\$16,019	8%	\$0
Revolving	5	\$25	\$3,239	\$3,264	7%	\$0
Other	1	18	-\$18	N/A	N/A	\$0
Total	8	\$1,451	N/A	\$20,083	7%	\$0

Related to Your Credit History

\$741.32	\$1,751.00	\$1,751.00	\$1,751.00
\$1,751.00	\$1,751.00	\$1,751.00	\$1,751.00
\$1,751.00	\$1,751.00	\$1,751.00	\$1,751.00

How To Get A Credit Report

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How To Get A Credit Report:

How to Get Credit After Filing Bankruptcy Mitch Wakem, 2007 According to the United States Bankruptcy Courts the number of bankruptcies filed each year is on the rise People file bankruptcy for a variety of reasons such as preventing foreclosure on their homes preventing repossession of property loss of employment or reducing or eliminating debts The most common types of bankruptcy for which individuals file are Chapter 7 and Chapter 13 Chapter 7 involves the surrender of property to pay debts while a Chapter 13 bankruptcy allows for the retention of property but requires payments over the next three to five years A person who finds himself or herself in this undesirable situation may wonder how they are ever going to repair their credit *How to Get Credit after Filing Bankruptcy The Complete Guide to Getting and Keeping Your Credit under Control* provides the answers in a clear cut easy to read manner The author tells you how to take charge of your credit so you can apply for loans and mortgages and obtain low interest rates In addition you will learn how to order a copy of your credit report how to check your credit report for accuracy how to read it how to avoid discrimination and credit repair scams how to apply for an unsecured credit card how to report your good work to bureaus if creditors do not how to maintain good relationships with your bank and creditors how to consolidate all your debt how to lessen your reliance on credit cards and how to decide if lawyer assisted credit repair is right for you You will also learn simple strategies for making payments on time and for rebuilding your credit Whether you have just declared bankruptcy or you have been living with the stigma for years this new book will provide you with all the information you need to take a step in the right direction Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed

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