

## 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 |

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

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## 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

**R Pring**



## **How To Decipher A Credit Report:**

## Whispering the Techniques of Language: An Mental Journey through **How To Decipher A Credit Report**

In a digitally-driven world wherever screens reign great and quick conversation drowns out the subtleties of language, the profound secrets and emotional subtleties concealed within phrases frequently get unheard. Yet, located within the pages of **How To Decipher A Credit Report** a charming literary value blinking with raw feelings, lies an exceptional quest waiting to be undertaken. Composed by a skilled wordsmith, this enchanting opus encourages readers on an introspective trip, softly unraveling the veiled truths and profound influence resonating within the very material of each word. Within the emotional depths of the touching evaluation, we can embark upon a sincere exploration of the book is primary subjects, dissect their captivating writing model, and yield to the effective resonance it evokes deep within the recesses of readers hearts.

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