

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): 111-111-1111

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

Recent Payment: \$0

Account Number: 00000001

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

Account Number: 00000002

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

How Do I Request A Credit Report

RJ Alexander



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Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1989 **How to Get Out of Debt** Harrine Freeman, 2012-12 Can you imagine how your life would change if you had good credit Imagine the relief Less stress not worrying about bill collectors calling you at home or at work and putting an end to your fights with your partner spouse or children that are caused by not having any money You would be able to buy things that you needed or wanted and get a great interest rate for a home or car loan These are just some of the many benefits of having good credit and using this book can help you reach that important financial goal My own story begins my sophomore year in college At 19 000 in debt I knew I was in deep trouble and had to dramatically change my life and spending habits This comprehensive self help book provides step by step details on how to repair your credit get out of debt create your own flexible spending plan and maintain your good credit without having to go to a credit counseling agency or file for bankruptcy *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'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

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Banking Parts 220-229 *Code of Federal Regulations, Title 12, Banks and Banking, Pt. 220-299, Revised as of January 1, 2011*, 2011-04-25 **Code of Federal Regulations, Title 16, Commercial Practices, Pt. 0-999, Revised as of January 1, 2011**, 2011-05-11 *2018 CFR Annual Print Title 12, Banks and Banking, Parts 220-229* Office of The Federal Register, 2018-01-01 **How To Fix Your Credit** Dominique Brown, 2014-06-07 Did you know that millions of people are dealing with credit problems today These people aren't just the typical irresponsible people or dead beats that come to mind when you think of credit problems Credit problems exist in all walks of life Nearly 70% of credit reports contain fixable items That means 70% of people are letting their credit report cost them thousands of dollars per year Did you know that a poor credit score can hurt your chances of qualifying for a credit card mortgage or any other kind of loan it can even get in the way of renting an apartment finding a job or reaching your dreams However a bad credit score can always be improved Step by step and in plain English the HOW TO FIX YOUR CREDIT book shows you how to understand improve and protect your credit quickly easily legally and on your own Stop letting your credit score delay your dreams and cost you thousands of dollars *Title 12 Banks and Banking Parts 220 to 229 (Revised as of January 1, 2014)* Office of The Federal Register, Enhanced by IntraWEB, LLC, 2014-01-01 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters

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