

Credit Report



From: 10/10/2023d	Customer Number: 1536457	Phone Number: (123) 345 6789
Until: 11/08/2023	Customer Name: Jane Doe	Address: 256 Lexington Tennessee

Credit Summary

Your Equinox Credit Summary contains information in your credit file that is crucial in determining your credit standing. Lenders view positively the individuals with a range of credit accounts that have a record of on-time payments.

Account Type	Total Number	Balance	Credit Limit	Status	Monthly Payment Amount	Accounts With Balance
Mortgage	1	\$123,021	\$113,021	Open, Never Late	\$3753	1
Credit Installments	3	\$26,643	\$23,578	Open, Never Late	\$350	3
Car Loans	1	\$15,750	\$11,256	Open, Never Late	\$200	1
Total	5	\$165,414	\$147,855	Open, Never Late	\$4303	5

Debt By Account Type



Account Age

It is a great idea to keep your oldest credit account open because a high average account age demonstrates stability to lenders.	
Length of Credit History	10 Years, 11 Months
Average Account Age	7 years, 2 months
Oldest Account	CAPITAL BANK USA (Opened 12/14/2012)
Most Recent Account	BELLS FARGO (Opened 05/08/2019)

Inquiries and Requests For Credit History

Numerous inquiries on your credit report might make you appear risky to lenders. Only seek new credit when you truly need it. Inquiries in the last 24 months:

	ABC Mortgage Services	01/24/2022
	Blue Hill Lending Co.	05/21/2023

What Is A Credit Report

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Committee on Commerce, Science,
and Transportation. Subcommittee on
Consumer Protection, Product Safety,
and Insurance**

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