

SAMPLE

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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

CITIBANK VISA / 578033574 / REVOLVING

(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
(03)	TUC	I	10-15	600	50	120	06-16	CURRENT	00	00	00	06-16	1111111111111111

HOUSE CORP MORTGAGE / 5110 000 37837 4220 / REAL ESTATE

(01)	EPX	J	01-16	40000	500	32000	04-16	CURRENT	01	00	00	04-16	2111111111111111
(02)	XPN	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	1111111111111111
(03)	TUC	J	01-16	40000	500	32000	04-16	CURRENT	00	00	00	04-16	1111111111111111

4

9

11

10

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6

12

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

Where Can I View My Credit Report

Jason Vitug



Where Can I View My Credit Report:

Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 Your Credit Jose A. Alvarez, 2009-02-19 Millions of Americans are living in debt due to many reasons from being jobless to personal lack of awareness In my book the goal is to educate and help regardless of the reasons of your credit situation I am like you and millions of Americans who have made purchases on credit and have made late payments Are you ready to make changes in your credit life and reclaim your power to better credit Glad you are simply read each page and follow my simple steps Be your Chief of Finance starting right now

Understanding Credit Dave Ravindra, 2011-05-25 Understanding Credit is the definitive guide to understanding what credit is how it is reported and how to make it work for you This handbook reveals the strategies and techniques that professionals use to borrow credit effectively It offers an uncomplicated view of credit in Canada from explanations of the different forms of credit available to advice on how to determine the best option for each individuals needs Using credit does not mean getting into debt when used wisely it can enable anyone to realize their dreams as well as save and invest for the future Tables and examples are included to illustrate how interest payments work and how the real cost of borrowing money differs between the different types of credit Author Dave Ravindra also offers information explaining where to find the right lending institution and how to qualify for the credit needed The provided list of resources covers everything from government legislation to Canadas major banks Sample letters are also included to use when requesting your credit report and monthly budget sheets enable you to work out what you can afford to pay Everything you need to understand credit is contained in this handy guide Using the guidance offered here you can build a solid credit report in as short a time as possible 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 **Your Credit \$ Your Power** Jose A. Alvarez, 2008-11-10

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Identity Theft Alert Steve Weisman, 2014-06-16 Protect yourself from identity theft Nearly 17 million Americans were victimized by identity theft in 2012 alone for 13 straight years it has been America's #1 consumer crime No one is immune children the elderly and even the dead have been victimized Identity theft can be high tech low tech or even no tech via dumpster diving You're vulnerable and you need to act Fortunately you can take practical steps to safeguard your identity right now In Identity Theft Alert award winning author and attorney Steve Weisman shows you exactly what to do and how to do it Equally important he also tells you what to stop doing the common inadvertent behaviors that could be setting you up as a victim Weisman starts with a clear-eyed assessment of the problem helping you understand just how much risk you face Next he helps you understand anticipate and prevent all these frightening forms of identity theft Identity theft via Facebook and other social media Identity theft via your iPhone or Android smartphone Theft of your credit or debit cards and other access to your finances Crime sprees performed in your name Medical identity theft that could lead to you getting the wrong treatment and could even kill you The fast growing scourge of income tax identity theft including stolen refunds Don't be the next victim read this book follow its step by step advice and protect yourself

Credit Score Power Tracy Becker, 2011-06-22 Credit scores are a mystery to many American consumers Even the most seasoned professionals are shocked to learn how easily their credit can be destroyed In CREDIT SCORE POWER author Tracy Becker offers insight into navigating the scoring system and focuses on how to help consumers keep their credit scores high With more than twenty years of experience in the industry Becker gives a simple and clear view of what makes and breaks fantastic credit scores CREDIT SCORE POWER discusses the following The credit bureaus and what they do Credit scores and the credit score process Methods for shopping for a mortgage Financial distress The secret to having the best credit Credit monitoring and identity protection Credit scores are an important aspect of consumers' lives and can greatly affect the interest paid on loans and credit cards The information presented by Becker helps people understand the system in order to have the best opportunity and highest savings in interest a credit score can offer

My Life Story: The Way It Was Pastor Julia Easley-Dunn, 2021-07-28 My Life Story The Way It Was By Pastor Julia Easley Dunn My Life Story contains most of Pastor Julia Dunn's life story starting from a newborn baby until 2021 You will read about the many miracles that God unfolded in her life how she endured surviving from living from pillow to post overcame sickness that was detrimental from a month's stay in the hospital and moving from one apartment to another survived the rejection of most of her immediate family members Her story will provide encouragement as you read some of the many stories of how she never lost sight or gave up

on God and provide insight into who Pastor Dunn is and who she represents without hearsay or meeting her in person The Reader will see how endurance paid off for her not giving up God brought her from living from day to day from check to check to becoming a millionaire **Silent Too Long** Lilith R. Whyte, M.D.,2024-01-31 Silent Too Long is a compelling and informative book that aims to empower motivate and transform broken lives from seemingly hopeless situations by sharing a powerful testimony Through the transparency of this healthcare provider who shares a devastating and major setback in her life she seeks to intercede comfort inspire and resuscitate all those who have lost all hope She shares three tools to accomplish this goal transparency forgiveness and unconditional agape love These tools are dependent on knowing the God of all hope Jehovah Rapha our Restorer Journey to Wealth Brett Mitchell,2011-09-29 Based on years of consumer credit research and his own experiences as a credit consultant and consumer credit activist Brett Mitchell teaches you how to eliminate negative items from your credit report and establish good credit By using the credit letters in this book you can legally remove your bad credit and re establish good credit within weeks Learn how to re establish your credit and remove bankruptcies charges collections foreclosures tax liens late payments Give Me Back My Credit! Denise Richardson,2006-09 A mesmerizing tale that exposes the steep price paid by consumers when mortgage servicing errors inaccurate credit and illegal debt collection practices invade an innocent woman s life for 15 years **Investment Industry Claims Debunked** Robert P. Kurshan,2021-11-29 This book is for people who want to know what to do with the money they save so that it s there when they need it to buy a home pay for college etc but also grows enough so they don t outlive it The investment industry is fixated on the importance of maintaining a balance of stocks and bonds shifting to more bonds as one ages This book challenges this belief by arguing that what s actually important is to have just enough bonds and cash to support spending needs from a stable source and to replenish these through the sale of stocks at propitious times when the stock market is not depressed It features simple mathematical calculations an explanation of basic financial objects like stocks bonds ladders CDs ETFs or annuities a discussion of how to evaluate financial risk examinations of insurance fraud deterrence dollar cost averaging benefits of a mortgage risks of a pension and general advice about healthcare Although the book is written to be accessible to those with little or no prior knowledge of finance the studies and conclusions presented here benefit a multitude of financial investors **Talking Money** Jean Chatzky,2025-05-01 Jean Chatzky regularly features in a number of popular US magazines and on NBC s Today Show She now unleashes her winning strategies for effective money management in this take charge book

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