

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

**United States. Congress. Senate.
Committee on Banking, Housing, and
Urban Affairs. Subcommittee on
Financial Institutions and Consumer
Protection**

What Is A Credit Report:

Making Sense of Consumer Credit Reports United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013 **Code of Federal Regulations**, 1983 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries *Credit Reports* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 *Introduction to Personal Finance* John E. Grable, Lance Palmer, 2022-02-08 Every financial decision we make impacts our lives Introduction to Personal Finance Beginning Your Financial Journey 2e is designed to help students avoid early financial mistakes and provide the tools needed to secure a strong foundation for the future Using engaging visuals and a modular approach instructors can easily customize their course to topics that matter most to their students This course empowers students to define their personal values and make smart financial decisions that help them achieve their goals **Code of Federal Regulations, Title 12, Banks and Banking, Pt. 220-299, Revised as of January 1, 2011**, 2011-04-25 The Complete Guide To A Maryland Divorce William T. Kerr, 2007-02-23 To fit with the times I first felt a need to pass along information in small tidbits that can be digested before they quickly melt into the next month But the topic of divorce is closer to the hard to shallow aftertaste of life Tidbits are short burst of flavor They are for entertainment Divorce is not entertainment Title 12 Banks and Banking Parts 900 to 1025 (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 The Code of Federal Regulations of the United States of America, 1981 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government Unequal Freedoms Jeff Strickland, 2015-09-08 Focusing on Charleston South Carolina Jeff Strickland examines the ways that race ethnicity and class shaped the political economy of this vital Southern city during the second half of the nineteenth century **The California Landlord's Law Book** Nils Rosenquest, 2025-04-29 No resource in print or online gives such detailed and practical information to California landlords and property managers who are subject to a large number of detailed state local and federal laws and regulations The 40 forms are designed for every common situation from tenancy terminations to notices to enter to required disclosures all of which are subject to legal requirements New information on state wide rent control and fair housing Home Buying Kit For Dummies Eric Tyson, Ray Brown, Raymond Brown, 2012-03-06 Provides advice for first time home buyers on financing working with a real estate agent appraisals negotiations closing procedures and related matters **The New Path to Real Estate Wealth** Chantal Howell Carey, Bill Carey, 2004-06-02 MAKE A FORTUNE IN REAL ESTATE Without Owning Property

Did you know that you don't actually have to own real estate to profit from it? It's true! If you control the paperwork of real estate—the contracts, mortgages, and deeds—you can make money without owning anything. *The New Path to Real Estate Wealth* offers a step-by-step system that takes you from the basics of real estate investing to the more sophisticated strategies that let you earn without owning. Whether you're a new investor or an experienced one, you'll make big money in the world's safest, most reliable investment with expert guidance on finding great deals, working with real estate agents, evaluating and inspecting property, writing and presenting an offer, flipping the deal for quick cash. Once you understand the basics of real estate investing, you can move on to four proven strategies for making a fortune without owning property. Authors and real estate experts Chantal and Bill Carey show you how to make a bundle by flipping properties quickly, assigning contracts using options, and buying discounted mortgages and government tax liens for pennies on the dollar. You can control valuable contracts and properties without the liabilities and hassles of ownership. Packed with real-world examples and proven real estate wisdom, this handy guide proves that anyone can make money in real estate. So start investing today and get on *The New Path to Real Estate Wealth*.

Title 16 Commercial Practices Parts 0 to 999 (Revised as of January 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC, 2014-01-01. The Code of Federal Regulations Title 16 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to commercial practices of U.S. goods and services as relate to the Federal Trade Commission and the Consumer Product Safety Commission including Fair Credit Reporting warranties, anti-trust, product safety, and general trade regulations.

Mortgagees' Handbook Application Through Insurance (single Family). United States. Department of Housing and Urban Development, 1982.

The Consumer Financial Protection Bureau's Semiannual Report to Congress. United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2015.

Congressional Record. United States. Congress, 1994.

Personal Finance. Barbara Friedberg, 2015-04-14. This jargon-free resource explains the who, what, why, and where of contemporary personal finance in simple, easy-to-grasp language, covering the key people, events, terms, tools, policies, and products that make up modern money management. The ideal roadmap to 21st-century financial literacy, this layman's encyclopedia discusses ideas, concepts, events, and people that inform money management and personal finance. It explains the intricacies of things like investing, saving, debt, credit, and mortgages, and it drills down into complexities like the difference between 401(k) and 403(b) retirement plans. Entries invite the reader to explore common financial topics such as seeking credit counseling, using credit cards, buying a home, and choosing insurance. Issues such as identity theft, derivatives, and taxes are explored as well. The unique work is topically organized with contributions from both academics and financial professionals. Entries are augmented by entertaining sidebar anecdotes and a glossary, and there is a useful feature that connects readers to online sources, enabling them to keep up with this fast-changing field. A one-stop resource ideal for individuals seeking to understand personal finance, this book will also prove valuable to students taking courses in finance and economics. All readers will come

away better equipped to profit from money management and more skilled at making smart financial decisions **Financial Capability and Asset Building in Vulnerable Households** Margaret Sherraden, Julie Birkenmaier, J. Michael Collins, 2018-03-28 Financial struggles of American families are headline news In communities across the nation families feel the pinch of stagnant and sometimes declining incomes Many have not recovered from the Great Recession when millions lost their homes and retirement savings They are bombarded daily with vexing financial decisions Which bills to pay Where to cash checks How to cover an emergency How to improve a credit report How to bank online How to save for the future Low and moderate income families have few places to turn for guidance on financial matters Not many can afford to pay a financial advisor to help navigate an increasingly complex financial world They do their best with advice from family and trusted individuals Social workers financial counselors and human services professionals can help As first responders they assist families and help in finding financial support from public and private sources But these professionals are too often unprepared to address the full range of financial troubles of ordinary working families Financial Capability and Asset Building in Vulnerable Households prepares social workers financial counselors and other human service professionals for financial practice with vulnerable families Building on more than 20 years of research the book sets the stage with key concepts historical antecedents and current financial challenges of families in America It provides knowledge and tools to assist families in pressing financial circumstances and offers a lifespan perspective of financial capability and environmental influences on financial behaviors and actions Furthermore the text details practice principles and skills for direct interventions as well as for designing financial services and policy innovations It is an essential resource for preparing the next generation of practitioners who can enable families to achieve economic security and development *Basic Budget Establishment and Maintenance: Book 2 for Teens and Young Adults* Ronald Hudkins, 2015-02-04 The book Basic Savings and Checking Account Guidance For Teens and Young Adults is designed specifically for the younger generation that grew up in U S households with parents who did not set up good financial management lifestyles The practical knowledge provided here is a realistic tool for understanding money management that points independent young people in the right financial direction This targeted financial advice explains savings and checking accounts in a clear logical sequence emphasizing a true understanding of needed financial decisions It outlines the outcomes that could result if someone continues making misdirected impulsive or uneducated monetary decisions *Federal Register* , 2013-12

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