

# Sample Credit Report

Smith, Joe 456 Main St. Anywhere, USA 98765	<b>Date of Report:</b> 10/10/2001 <b>File Number:</b> 123456789
<b>Personal Data:</b>	
Personal Identification Information: This includes your name, spouse's name, Social Security number, current and previous addresses, birth date, and current and previous employers. This information is obtained from past credit applications and its correctness depends upon how completely and honestly you fill out forms each time you apply for credit.	
<b>Former Address Reported:</b> 654 Rose St. Nowhere, USA 45678	<b>Social Security Number:</b> 000-00-0000 <b>Date of Birth:</b> 02/10/1965 <b>You have been in our files since:</b> 10/10/1989 <b>Phone Number:</b> 555-1234
<b>Employment Data:</b>	
<b>Employer:</b> Morework, Inc. <b>Position:</b> Manager	<b>Address:</b> 409 Maple South, AB 04490 <b>Data Verified:</b> 02/01/2000
<b>Public Record:</b>	
This information includes bankruptcies, tax liens and monetary judgments, and, in some states, overdue child support. You may be required to explain public record items to potential creditors.	
<b>Docket Number:</b> SM102030 Small Claims Mega Corp.	<b>Paid Civil Judgement Entered:</b> 02/18/1999
<b>Plaintiff:</b>	<b>Assets:</b>
<b>Plaintiff Attorney:</b> Pro Se	<b>Liabilities:</b> \$999 <b>Paid:</b> 08/01/1999

Your personal information.

Information obtained from public records.

Your unique identifier. Refer to this if you need to contact the credit reporting agency.

# Sample Credit Report (continued)

## Potentially Negative Items/Collection Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported 7 years from the date of the first delinquency, depending on your state of residence.

**Happy Electronics Acnt#: 101010101010101-1 Installment Account**

**Collection Account Individual Account**

**Updated Data:** 02/03/2001 **Balance:** \$0 **Payment Terms:** 24 Monthly \$60  
**High Bal.:** \$1440 **Opened:** 05/23/1997 **Credit Limit:** \$0

**Prior Paying History:**  
 30 days past due 02 times;  
 60 days past due 1 time

## Satisfactory Account Information Section

Also known as Accounts In Good Standing. This section lists credit items that have a positive status and should reflect favorably on your creditworthiness. The information includes the creditors' name, address, your account number, the status, type and terms of the account.

**Safe Bank: Acnt#: 363636363636-6 Revolving Account**

**Updated Data:** 02/21/2001 **Balance:** \$1976 **Credit Card**

**Opened:** 08/18/1998 **Most Owed:** \$994 **Joint Account**

**Closed:** **Past Due:** \$0 **Payment Terms:**

**Credit Limit:** \$3500  
 >Status as of 10/19/2001: Paid or paying as agreed<

## Regular Inquiry Section

The following companies have received your credit report. Their inquiries remain on your credit report for two years

Date	Inquiry Type	Subscriber Name
06/14/2001	Individual	Lucky Financial Corp
08/08/2001	Joint	Credit Data/Watchingu Corp.

Credit report information that may be considered poor payment behavior, such as a past due account, remark code, or late payment history.

Example of poor payment activity.

List of account(s) with no adverse information.

Provider of account information.

Account types can include installment debt, credit cards, mortgages, retail accounts, and finance company accounts.

Companies who are deciding if they should offer you credit, insurance, etc. may make regular inquiries. These inquiries may or may not affect your credit score.

# Sample Credit Report (continued)

## Promotional Inquiry Section

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance.

Date	Subscriber Name
08/27/2001	Trustus Bank
08/17/2001	Best Buddy Financial

Companies who have received your name and address to make you a firm offer of credit or insurance make promotional inquiries.

These sections are only displayed to you. These inquiries do not normally affect your credit score.

## Account Review Inquiry Section

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you.

Date	Subscriber Name
04/15/2001	Yourmom Bank

Companies who have an existing relationship with you may make account review inquiries.

## Consumer Statement Section

No consumer statements on file.

Any statement that you sent to the credit reporting agency appears here.

## Special Messages Section

This statement will remain on file for 7 years or until you request it be removed.

Customer requests call to approve credit application.

Your request to be notified of a request for credit to prevent fraud. (Someone else from using your credit record.)

## End of Report Section

If you believe any of the information in your credit report is incorrect, please let us know. Please address all correspondence regarding your credit report to:

**Credit Agency Name:** Numberone Union LLC  
**Credit Agency Address:** 8 Happy Place, PO Box 2002  
Dark Moon, PA 19004  
800-555-3434

**Our Business Hours In Your Time Zone Area:** 8:30 AM to 4:30 PM, Monday - Friday except on major holidays

# Sample Credit Report (continued)

## Sample Personal Credit Score

**Name:** Smith, Joe      **Date of Credit Score:** 01/01/2002  
**Address:** 456 Main St.      **File Number:** 123456789  
Anywhere, USA 98765

### About your credit score:

A credit score is a computer generated calculation of the information which appears in a credit report. It represents your creditworthiness as a number. The credit score is based on data about your credit history and payment behavior. Credit scores are used to assist a creditor or insurance company in determining the level of risk associated with granting you credit, or evaluating an insurance policy. Credit scores may change over time, depending on how your credit history and payment behavior changes and how well you manage your credit obligations.

Since the credit score is based on information in your credit history, it is important that you review your credit report at least annually to make sure it is complete and accurate.

A higher credit score usually means a lower likelihood of delinquency in the next two years on a new account. The credit score may identify the reasons your credit score is not higher.

Please note that credit scores may be different from various providers as they may use different credit scoring systems.

## Personal Credit Score

<b>Your Credit Score:</b>	<b>+600</b>
<b>Minimum Score:</b>	+100
<b>Maximum Score:</b>	+1,000

### Factor Description

**Your Collection Amounts Are Too High —**  
Consumers with collection activity are more likely to be delinquent. Making prompt payments in the future may improve your score.

**Too Many 90+ Day Delinquent Payments —**  
Your credit report reflects one or more accounts with a payment history of 90 days or more past due. Making prompt payments over time may improve your score.

**Average Balance On Revolving Accounts Are Too High —**  
Lowering your balances on these accounts may improve your credit score.

**Too Many Late Payments —**  
Your credit report reflects delinquent payment history on one or more accounts. Making prompt payments over time may improve your credit score.

Defines how credit scores are created.

This is a sample of some factors that you might see on a credit report. Only those that apply would appear on your credit report.

This example of a credit score ranges from 100 to 1,000. Scores are formulated based on the amount of credit information reported, and the type (adverse or satisfactory) of information that is reported. High scores reflect a long and positive credit history. Various agencies may use different score ranges and criteria to formulate scores.

**Note:** Although the information contained in different credit reports is generally the same, some credit reports may have a different layout than the one illustrated here.