

Credit Report



SAMPLE REPORT
Consumer Credit Report
January 5, 2004

A Consumer Information

	Experian	TransUnion	Equifax
Name:	Sample Report	Sample A. Report	Sample Report
Current Address:	123 Main St, Los Angeles	123 Main Street, Los Angeles	123 Main Street
Previous Address:	000 Garden St, Orange, CA	000 Garden St, Orange, CA	000 Garden St
Current Employer:	TrueLink	TrueLink, Inc	

B Consumer Statement

I did not make the payment to ABC Electronics because the radio I bought was delivered in defective condition. ABC Electronics would not repair or replace the radio and they would not let me return or exchange the radio. Since the radio was defective and un-useable I refused to pay for it.

C Summary Information

	Experian	TransUnion	Equifax
Real Estate Accounts			
Count	1	1	1
Balance (\$)	106400	106400	106000
Payment (\$)	1130	1130	1130
Current	1	1	1
Delinquent	0	0	1
Derogatory	0	0	0
Unknown	0	0	0
Revolving Accounts			
Count	3	2	2
Balance (\$)	1354	1173	1173

- A** The **CONSUMER INFORMATION** section contains information about your name, addresses, and employment.

- **Date reported:** The date the information was first reported to the bureau by your creditors.
- **Last updated:** The date the information was last updated with the bureau by your creditors.

- B** The **CONSUMER STATEMENT** section contains a personal comment that you have submitted to the credit bureaus for inclusion in your report.

- C** The **SUMMARY INFORMATION** section contains a list of your payment history---broken down by account type.

The five types of accounts are—

- **Real Estate:** Primary and secondary mortgages on your home.
- **Revolving:** Accounts comprised of opened terms with varying payments, such as a credit card account.
- **Installment:** Accounts comprised of fixed terms with regular payments, such as a car loan.
- **Other:** Accounts in which the exact category is unknown. This could include 30-day accounts, such as an American Express® account.
- **Collection:** Accounts seriously past due including accounts assigned to an attorney, a collection agency, or a credit grantor's internal collection department.

The summary includes the following information for each of the five types of accounts—

- **Count:** Total number of accounts you have in the given category.
- **Balance:** Total amount you owe on all accounts in the category.
- **Payment:** Total monthly payments you must make on all accounts in the category.
- **Current:** Number of accounts in the category that are properly paid.
- **Delinquent:** Number of accounts in the category for which payments are past due.
- **Derogatory:** Number of accounts in the category that negatively impact your credit rating.
- **Unknown:** Number of accounts in the category whose condition was not reported by the credit bureau.

This section also summarizes your open accounts, closed accounts, public records, and inquiries—

- **Open/Closed Accounts:** A total number of all accounts that are either open or closed.
- **Public Records:** A count of any public records in your name, and the total amount of money involved for all public records. Public records may include judgements against you in civil actions, state or federal tax liens, and/or bankruptcies.
- **Inquiries:** An inquiry appears when an organization such as a bank or retail store requests a copy of your credit report. This number reflects how many inquiries were made on your credit report within the last two years.

CREDITOR NAME

D The **ACCOUNT HISTORY INFORMATION** section provides detailed information about all credit accounts in your name. Accounts are divided into five categories—Real Estate, Revolving, Installment, Other, and Collection.

- **Creditor Name:** The abbreviated name of the person or agency that gave you the credit account, such as a bank, credit card company, or mortgage lender.
- **Account Number:** An identifying number for your account. Typically, this would be a credit card number for a credit card account, or a loan identification number for a mortgage.
- **Type:** The type of account. Some common account types are Real Estate, Automobile, Educational, and Credit Card.
- **Condition:** A detailed description of the account's payment status as of the last reported date.
- **Responsibility:** The role that you play in the account. For example, "Individual" or "Joint."
- **Pay Status:** The state of the account. For example, "Open" or "Closed."
- **Date Opened:** The date when the account was opened.
- **Date Reported:** The last date when any activity in this account was shown. Activities include payments, credit card billings, etc. Very recent activities may not yet show on your account, since it takes time for them to appear in the bureaus' computer system.
- **Balance and Limit:** The amount you presently owe on the account (based on the last reported activity) compared to the maximum amount of credit approved. Very recent activities may not yet have appeared in the bureaus' computer system, so this balance may be a few days out-of-date.
- **Payment and Terms:** The amount and number of monthly payments scheduled.
- **High Balance:** The most you have ever owed on this account. In the case of a credit card, for example, this would be the highest balance you've ever accumulated. For a mortgage, it would be the initial amount of the mortgage, not the current paid-down principal.
- **Past Due:** The amount of payment overdue as of the most recent reported activity. Very recent payments may take a few days to appear on your credit report.
- **Remarks:** If there are any remarks by you or your creditor included in the account information, these remarks will appear here.
- **Two Year Payment History:** At the bottom of the account information, you will see a histogram that graphically illustrates your payment history over the past two years.
- **Seven Year Payment History:** A record of any late payments that have occurred over the past seven years.

Credit Report

E Public Record Information

BANKRUPTCY			
	Experian	TransUnion	Equifax
Type:	Chapter 7 Bankruptcy	Chapter 7 Bankruptcy	Chap 7 Bankruptcy
Status:	Filed	Filed	Filed
Date Filed/Reported:	08/1996	08/1996	08/1996
How Filed:	Individual Acct	Individual Account	Individual Acct
Reference #:	10-11-15	10-11-15	10-11-15
Closing Date:	12/15/1996	12/1996	12/15/1996
Court:	County Court	County Court	County Court
Liability:	\$50,000	\$50,000	\$50,000
Exempt Amount:	\$1,000	\$1,200	\$1,000
Asset Amount:	\$15,000	\$15,000	\$15,000
Remarks:			

F Inquiry Information

Creditor Name	Date of Inquiry	Credit Bureau
Bank	01/02/2002	TransUnion
Credit Card Company	12/13/2001	Equifax
Credit Card Company	12/05/2001	Experian
Mortgage Lender	11/19/2001	Experian

G Creditor Information

Creditor Name	Address	Phone Number
Bank Credit Card	123 Main Street, Los Angeles, CA 000000	(800) 000-1234
Bank Credit Card	333 Garden Street, Orange, CA 000000	(800) 000-1234
Auto Lender	000 Main Street, New York, NY 000000	BY MAIL ONLY

- E** The **PUBLIC RECORD INFORMATION** section lists publicly available information about legal matters affecting your credit. These public records may include judgements against you in civil actions, state or federal tax liens, and/or bankruptcies.

For each public record, some or all of the following information may appear—

- **Type:** The type of record, be it a Tax Lien, Legal Item, Bankruptcy, Wage Item, Judgment, etc.
- **Status:** Current status of the record.
- **Date Filed/Reported:** Date when the record was initially filed or created.
- **How Filed:** The role that you play in the record, usually the record is either filed Individually or Jointly.
- **Reference #:** Identifying number for the record.
- **Closing/Released Date:** Date when the record was closed or the judgement awarded.
- **Court:** The court or legal agency that has jurisdiction over the record.
- **Amount:** Dollar amount of the lien or judgement.
- **Remarks:** If there are any remarks by you or the court included in the public record information, these remarks will appear here.

If the Public Record is a Bankruptcy, three other fields will be visible—

- **Liability:** The amount the court found you to be legally responsible to repay.
- **Exempt Amount:** A dollar amount claimed against you, but an amount in which the court has decided you are not legally responsible.
- **Asset Amount:** The dollar amount of total personal assets used in the court's decision. The Asset Amount can include items of value that can be used to pay debts.

- F** The **INQUIRY INFORMATION** section lists details about each inquiry that has been made into your credit history. Details include the name of the creditor or potential creditor who made the inquiry and the date when the inquiry was made.

An inquiry appears when an organization such as a bank or retail store requests a copy of your credit report. These requests can only be made if you have a credit granting relationship or are applying for credit with the organization. The requestor's name will appear on your credit report, allowing you to monitor who accessed your credit report.

Please Note: An excessive number of inquiries may adversely affect your creditworthiness. However, inquiries you personally have made via TrueCredit.com are considered to be "soft inquiries" that will not negatively impact your credit standing.

- G** The **CREDITOR INFORMATION** section lists the names of all creditors and potential creditors that appear on your credit report. The list includes both creditors that appear in your Account History section and creditors that appear in the Inquiry Section. Each creditor's address is listed to the right of the creditor's name. When available, the creditor's phone number is also listed. Creditors without listed numbers must be contacted via the U.S. Postal Service.