

SAMPLE CREDIT REPORT

PERSONAL INFORMATION

Name: John Doe

Address: City, State, ZIP code

Previous Address(es):

City, State, ZIP code

Employer Name: Company 1

Hired: 01/2014

Date of Birth: January 1, 1970

Social Security Number: 000-00-0000

Phone Number(s): 111-111-1111

Position: Accountant

Date Reported: 03/2014

PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010

Lien, filed 06/2015, Case Number: 000020

ACCOUNT INFORMATION

Collection Account - CAR LOAN

Creditor: Jane Doe

Type of Account: Individual

Original Amount: \$900

Status: Collection account,
\$200 past due as of 04/2018

Recent Payment: \$0

Account Number: 00000001

Date Opened: 01/2014

Type: Installment

Monthly Payment: N/A

Account Holder: John Doe

Date of Status: 04/2018

Terms: N/A

Recent Balance: \$200

Accounts in Good Standing - HOME MORTGAGE

Creditor: Jane Doe

Type of Account: Individual

Original Amount: \$165,000

Status: Open, never late

Recent Payment: \$2,017

Account Number: 00000002

Date Opened: 03/2016

Type: Installment

Monthly Payment: \$2,017

Account Holder: John Doe

Date of Activity: 03/2021

Terms: 180 months

Recent Balance: \$121,020

INQUIRIES

Companies that requested your credit history:

Company A, 06/2014

Company B, 04/2015

Company C, 02/2017

Getting Your Credit Report

Michael Seilmaier

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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Girl, Get Your Credit Straight! Glinda Bridgforth, 2008-01-15 Is retail therapy your favorite pastime even though you really can't afford it? Do you ignore the balance on your credit card statements vowing to pay them off at some point down the line? Is your debt preventing you from living your dreams like buying a home or starting a family? If so, girl, it's time to get your credit straight. These days with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn, it's all too easy to start racking up debt and even little slip ups can lead to real damage over time. In this highly practical follow up to her bestsellers *Girl Get Your Money Straight* and *Girl Make Your Money Grow*, financial expert Glinda Bridgforth delivers a power packed plan for paying down debt, repairing your credit score and securing your financial freedom along with a future that makes your heart sing. Beginning with simple engaging exercises to help you assess your spending habits and get clear about what you owe, *Girl Get Your Credit Straight* presents a detailed road map for eliminating debt one step at a time. You will learn how to: Devise a system for tracking expenditures anticipating end of month shortfalls and paying bills on time every time; Find ways to supplement your income; Consolidate loans to pay off debt faster; decrease stress and save time and money; Negotiate with your creditors to come up with a payment plan that works for you; Discover the best loans to use for refinancing debt or making major new purchases; Understand how credit bureaus work and take steps to improve your score. Filled with Bridgforth's warmhearted wisdom and advice and complete with worksheets, affirmations and inspiring stories of African American women who've restored their credit and built new wealth, *Girl Get Your Credit Straight* is a fresh empowering guide for any woman who wants to say goodbye to debt for good. **Starting Over in the U. S. After Getting Your Green Card** Elzbieta (Elizabeth) Baumgartner, 2009-02 Helps immigrants establish themselves in the U.S. after legalizing their immigration status. The book describes how to lay foundations for success by cleaning up problems caused by having stayed in the U.S. with a lapsed visa, by unauthorized employment, lacking American credit and employment history, falling victim of fraud or being arrested. Page 4 of cover. [Getting Your First Credit Card](#) Larry Burkett, 2000 Getting your first credit card can be a fun experience. But without wise council, it's easy to misuse the card and create a long lasting negative financial consequences for your life. publisher [Your Credit Report](#) Laurie Johnson Boyce, 1987 [Get a Financial Life](#) Beth Kobliner, 1996 They're generation Xers thirtysomethings on their own for the first time, newlyweds or brand new parents. And whether they're slackers or strivers, many are clueless about money matters. Beth Kobliner knows what that's like and has put together a survival manual complete with charts and easy to follow descriptions of financial fundamentals to ease them down the road. [How to Save Thousands of Dollars on Your Home Mortgage](#) Randy Johnson, 1998-04-29 Confused by the terminology? Overwhelmed by the choices? Baffled by the forms? You're not alone. The mortgage business has become so complex that most people can't make heads or tails of it. This indispensable new guide spells everything out for you in clear, accessible terms. Covering more loan alternatives than any other book and providing a

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