

**SAMPLE CREDIT REPORT**

Disclaimer: this is not a full credit report, partial shown as an example

1) **John, Smith**  
**Also Known As:** **SSN:** 555-55-5555 **Current Address:** **Phone:** **Date of Birth:** 05/88 **In File Since:** 6/05  
 145 Codmanhill Ave  
 Dorchester, MA 02124

**Reported 6/05  
EMPLOYMENT**

**Clam Shop** **Position:** CASHIER AND WAITRESS **Start:** **End:** **In File Since:** 8/06 **Effective:**

**CREDIT INFORMATION**

**Collections:** 1 **Trades:** 2 **Inquiries:** 3  
**Negative Trade Accounts:** 1 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$234	\$2,540	\$0	\$0	\$0	100%
<b>Total</b>	<b>1</b>	<b>\$234</b>	<b>\$2,540</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	

**PUBLIC RECORDS**

Z 8444048 **Docket #** 895SP012574  
**Type:** CIVIL JUDGMENT **Location:** **Assets:** **Filed:**  
**Court:** CI(Circuit Court) **Plaintiff:** TOM HARDY **Liabilities:** \$3,100 **Verified:** 7/08  
**Responsibility:** I **Attorney:** **Orig Balance:** **Paid:**  
**Curr Balance:**

**COLLECTIONS**

3) **AMCA (Y 89RN000)** **Account#** 1111111111QQQQ **Account Rating** 09B  
**MEDICAL** **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$108 **Opened:** 4/06  
**Account Type:** OPEN **Balance:** \$108 **Paid:**  
**Responsibility:** I **Past Due:** **Closed:**  
 This will remain on your report until 02/16 **Last Payment:** **Verified:** 12/08

**TRADES**

4) **SEARS/CBSD (B 7777770)** **Account #** 0000000007 **Account Rating** R01  
**Type:** REVOLVING **Credit Limit:** \$2,540 **Balance:** \$0 **Opened:** 11/06  
**Loan Type:** CREDIT CARD **High Credit:** \$234 **Past Due:** \$0 **Paid:** 4/07  
**Responsibility:** I **Terms:** **Closed:** 4/07  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Verified:** 1/10

Late Payments	Delinquency	Maximum:	Payment Pattern	Months 1-12:	Months 13-24:
0 0 0 (37 Months) 30 60 90		Amount:		111111111111	111111111111

**US DEP ED (V 1BTP001)** **Account #** 318409701 **Account Rating** IUR  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/07  
**Loan Type:** STUDENT LOAN **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 87X50 **Closed:** 4/09  
**Remarks:** CLOSED **Verified:** 4/09

Late Payments	Delinquency	Maximum:	Payment Pattern	Months 1-12:	Months 13-24:
0 0 0 (18 Months) 30 60 90		Amount: Date:			

## INQUIRES THAT IMPACT YOUR CREDIT RATING

- 5) A request for your credit history is called an **inquiry**. Inquiries remain on your credit report for two years. There are two types of inquiries- those that may impact your credit rating and those that do not. Those that do will be featured on your credit report like the ones below.

### INQUIRES

Date	Subscriber Name (Code)	Type	Amount
5/20/10	TEST DEPT STORE (XYZ125)		
2/14/12	BLUE BANK (BPH995125EAS)		
6/25/12	STATE STREET AUTO (ASD54321CAL)		

## INQUIRES THAT DO NOT IMPACT YOUR CREDIT RATING

These inquiries include requests from employers, companies making promotional offers and your own requests to check your own credit. These inquiries are only visible by you.

### CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
6) AMCA (Y 89RN000)		(800) 123-456	40 BROOK ROAD LYNN, MA 02123
SEARS/CBSD (B 7777770)		(800) 555-555	1 ASH LANE OAKLAND, CA 94583
US DEP ED (V 1BTP001)		(800) 987-654	65 VINE ST BOSTON, MA 02124

## Credit Report Key

1) Personal Information: section may include: Your name, Social Security variations, past and current employers, phone numbers, current and previous address information, optional personal statement.

2) Credit information summary: may include: Types of accounts on your report, how many have viewed your report (inquiries), the highest amount ever owned (high credit), total credit limit, maximum amount of approved credit, balances- total owed on all accounts, available credit-difference between the credit limit and how much you owe.

3) \*Potentially Negative Items: may include: information obtained directly from courts and accounts placed with 3rd party collection agencies

4) Trades: Detailed historical and current record of your accounts.

5) Inquiries: Requests for your credit history-hard, which can negatively impact a credit score and soft

6) Creditor Contact Information: may include address and/or phone numbers

AVAILABLE: Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

CREDIT LIMIT: Maximum credit amount approved by credit grantor

BALANCE: Balance owed as of the date verified

TERMS: Minimum required payment or number of payments, payment frequency and dollar amount agreed upon

VERIFIED: Date of last update on the account