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## SAMPLE Credit Report

Consumer Credit Report  
Source: Trans Union

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July 29, 2001

This report is available until August 29, 2001.

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## Consumer Information

**Name:** Sample Link Report

**Date of Birth:** 03/17/1950

### Address Information:

	<u>Street Address:</u>	<u>Date Reported:</u>	<u>Last Updated:</u>
<b>Current:</b>	123 NE FLAT TER MIAMI, FL 331383217	06/24/1999	07/13/2000
<b>Previous:</b>	2222 ONE DR MIAMI BEACH, FL 331413412	08/16/1998	04/21/1999
	789 SHADY AVE NORTH BAY VILLAGE, FL 33141	05/08/1992	04/25/1998

### Employers:

	<u>Employer Name:</u>	<u>Street Address:</u>	<u>Date Reported:</u>
<b>Current:</b>	LARRY'S BARBER SHOP	3026 South Higuera Street San Luis Obispo, CA	06/15/2000

## Consumer Statement

None reported

## Summary Information

The Summary Information section provides a brief review of your credit report. The table organizes your accounts by category and displays a summary of your [payment history](#). This section also describes the total number of accounts on your credit report (both open and closed) as well as information about any [public records](#) and [inquiries](#). [Tell me more.](#)

### Account Distribution

Account Type	Count	Balance(\$)	Payment(\$)
Real Estate	1	106400	1130
Revolving	2	1773	25
Installment	1	15050	250

### Account Status

Current	Delinquent	Derogatory	Unknown
1	0	0	0
1	0	1	0
1	0	0	0

Other	0	0	0	0	0	0	0
Collection	1	5432	5432	0	0	1	0
Total	5	128655	6837	3	0	2	0

**Open Accounts:** 4

**Closed Accounts:** 1

**Public Records:** 4

**Inquiries:** 0 within 30 days, 0 within 90 days, and 0 within 6 months

## Account History Information

The Account History section provides a detailed description of each of your accounts, including important dates, balances, limits, and payment history. Accounts are organized by type: Real Estate, Installment, Revolving, Collection, and Other. Presented also is a graph of your payment history. [Tell me more.](#)

- Real Estate Accounts: Primary and secondary mortgages on your home.
- Installment Accounts: Accounts comprised of fixed terms with regular payments (Example: car loan).
- Revolving Accounts: Accounts comprised of opened terms with varying payments (Example: credit card account).
- Collection Accounts: Accounts that have been sold or transferred to a collection organization.
- Other Accounts: Accounts in which the exact category is unknown.

### Key:

Not Open	Unknown	Current Paid	30 Days Late	60 Days Late	90 Days Late	120 Days Late	150+ Days Late	Payment Plan	Repossession Foreclosure	Coll Chargeoff

## Real Estate Accounts

<b>MORTGAGE COMPANY INC</b>		<b>OPEN</b>	<b>R. ESTATE</b>
<b>Account No.:</b> 123****	<b>Type:</b> Real estate	<b>Payment:</b> \$1130	
<b>Date Opened:</b> 06/XX/1999	<b>Balance:</b> \$99153	<b>Terms:</b> 360 months	
<b>Date Reported:</b> 06/30/1999	<b>High Balance:</b> \$106400	<b>Limit:</b>	
<b>Past Due:</b>	<b>Condition:</b> Open account	<b>Responsibility:</b> Individual	
<b>Status:</b> Current. This account is in good standing.			
<b>Remarks:</b>			
<b>Two Year Payment History:</b>			
<b>Seven Year Payment History:</b>			
<b>30 Days Late:</b> 0		<b>90 Days Late:</b> 0	

## Revolving Accounts

<b>BAY CREDIT COMPANY</b>		<b>CLOSED</b>	<b>REVOLVING</b>
<b>Account No.:</b> 111122****	<b>Type:</b> Credit card	<b>Payment:</b> \$25	
<b>Date Opened:</b> 03/XX/1998	<b>Balance:</b> \$0	<b>Terms:</b>	
<b>Date Reported:</b> 07/02/2000	<b>High Balance:</b> \$333	<b>Limit:</b>	
<b>Past Due:</b>	<b>Condition:</b> Closed account	<b>Responsibility:</b> Individual	
<b>Status:</b> Current. This account is in good standing.			
<b>Remarks:</b> Credit line closed - consumer request - reported by subscriber.			
<b>Two Year Payment History:</b>			
<b>Seven Year Payment History:</b>			
<b>30 Days Late:</b> 2		<b>90 Days Late:</b> 1	



<b>Garnishment</b>	<b>Type:</b> WAGE ASSIGNMENT	<b>Status:</b> RELEASED
<b>Date Filed/Reported:</b> 04/05/1995	<b>How Filed:</b> Terminated	<b>Reference #:</b> 333333333
<b>Date Satisfied:</b> 06/22/1997	<b>Court:</b> Collection Court	
<b>Amount:</b> \$350	<b>Garnishee:</b>	<b>Plaintiff:</b> Country Cable
<b>Remarks:</b>		

<b>Tax Lien</b>	<b>Type:</b> FEDERAL TAX LIEN	<b>Status:</b> FILED
<b>Date Filed/Reported:</b> 09/03/1999	<b>How Filed:</b> Joint Account	<b>Reference #:</b> 222222-33-44
<b>Released Date:</b>	<b>Court:</b> Tax court	
<b>Amount Owed:</b> \$50000		
<b>Remarks:</b>		

<b>Bankruptcy</b>	<b>Type:</b> CHAPTER 13 BANKRUPTCY	<b>Status:</b> FILED
<b>Date Filed/Reported:</b> 03/15/1996	<b>How Filed:</b> Individual Account	<b>Reference #:</b> 112210-11-12
<b>Closing Date:</b> 06/14/1996	<b>Court:</b> The People's Court	
<b>Liability Amount:</b> \$50000	<b>Exempt Amount:</b>	<b>Asset Amount:</b> \$15000
<b>Remarks:</b>		

## Inquiry Information

The Inquiry Information section provides a list of companies that have requested your credit report, and when the inquiry was made. [Tell me more.](#)

<b>Creditor Name</b>	<b>Date of Inquiry</b>
LENDER	05/11/1999
MORTGAGE SUPPORT	03/12/1999
BIG BANK	10/21/1997
CREDIT COMPANY	05/25/1999
CREDIT CARD COMPANY	08/12/1997

## Creditor Information

The Creditor Information section provides the names, addresses, and phone numbers (when available) of all creditors that appear on your credit report. The list not only includes the companies that have extended credit to you, but also companies that have made an inquiry into your credit history. [Tell me more.](#)

<b>Creditor Name</b>	<b>Address</b>	<b>Phone Number</b>
<b>BANK CREDIT CARD</b>	123 NEW LINDEN HILL ROA WILMINGTON, DE 19808	BYMAILONLY
<b>CREDIT CARD COMPANY</b>	PO BOX 123456 FORT LAUDERDALE, FL 33329	
<b>HOME LOAN LENDER</b>	123 BEACH DRIVE MIAMI CITY, FL 33314	555-1234

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