

Credit Review Report and Checklist

Request and review your credit report annually to verify its accuracy.

One way to protect your financial information is to check your credit report regularly. There are three major credit bureaus: TransUnion®, Equifax®, and Experian®. You can request a free copy from each once every 12 months at AnnualCreditReport.com, the only federally authorized source for free credit reports.

This document is a record of your credit history and financial health. Lenders will consider this information when they determine whether to offer you a loan. Other entities also use credit reports to evaluate consumer credit health.

Review your report carefully to make sure all the information is correct. If there are any inaccuracies, be sure to report them back to the issuing credit bureau.

SAMPLE CREDIT REPORT FORMAT ANYWHERE, USA						
Duncan, Elizabeth Also Known As: Cook, Elizabeth J	SSN: 666-58-552 Date of Birth: 02/14/1954	Phone: 555-555-5555	In File Since: 4/78			
Current Address: 8032 WOODBINE #08 CHICAGO, IL 60608 Reported 1/05	Previous Address: 10 N. CAMINO OAKLAND, CA. 94583 Reported 4/01	Position: CONCIERGE ACME SYSTEMS INC	Start: 3/01 In File Since: 5/07 Effective: 3/01			
EMPLOYMENT HISTORY						
ABC HOTELS	Position: ADMIN ASST	Start:	In File Since: 3/00			
ALERTS AND SPECIAL MESSAGES						
ID MISMATCH ALERT	PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)					
HIGH RISK FRAUD ALERT	INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION					
SSN YEAR OF ISSUANCE	FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL EST. AGE OBTAINED: 4-3					
IDENTITY MANAGER VERIFICATION	FRAUD MODEL SCORE: *200; ID SCORE: 500; SCORE FACTOR CODES: 345 PHONE NUMBER ASSOCIATED WITH A					
OFAC NAME SCREEN ALERT	CLEAR					
REASON CODES						
EQUIFAX 679	14	Length of time accounts have been established				
	31	Proportion of delinquency to credit limit high on revolving accounts				
	01	Too few accounts with recent payment history				
	01	Current outstanding balances on open accounts				
EXPERIAN 698	10	Proportion of balance to credit limit is too high on revolving accounts				
	01	Length of time accounts have been established				
	31	Current outstanding balances on open accounts				
	08	Too few accounts with recent payment history				
TRANSUNION 599	13	Length of time since accounts have been established				
	10	Proportion of balance to credit limit is too high on revolving accounts				
	39	Serious delinquency, and public records or collections filed				
	14	Length of time accounts have been paid as agreed				
	08	Too many inquiries in the last 12 months				
REPORT SUMMARY						
Public Records:	2	Trade Accounts with Any Historical Negatives:	2			
Collections:	1	Inquiries:	4			
Negative Trade Accounts:	1	Occurrence of Historical Negatives:	9			
Trades:	3					
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
1	\$12,900	\$16,700	\$5,200	\$0	\$200	71%
1	\$16,900	N/A	\$12,900	\$1,128	\$282	N/A
1	\$232,500	N/A	\$173,200	\$0	\$1,470	N/A
TOTAL	3	\$262,500	\$16,700	\$191,300	\$1,128	\$1,952

IDENTIFICATION

Verify your personal information first, starting with your name, Social Security Number, and employment history. Any error here could change the data shown in the rest of the report.

ALERTS AND MESSAGES

Lenders will look closely at this section of your report for any red flags that show suspicious activity.

CREDIT SCORES

These are your FICO scores. You will see your credit rating from each of the three major credit bureaus. Information also includes the top reasons for your score (age of accounts, outstanding balances, delinquency, etc.). You won't see a credit score on a report pulled from AnnualCreditReport.com.

REPORT SUMMARY

This is an overview of your credit history, summarizing the types of your accounts and your payment history. This section reflects how well you manage your credit.

TRADELINE INFORMATION

ABC BK (B 6781001)	Account # 9876543210	Date Reported: March 5, 2021	Balance: \$12,800	Opened: 8/18	Account Rating: 1-5
AUTOMOBILE - EXFTRUFX	Responsibility: 1	High Credit: \$16,600	Past Due: \$1,129	Payment Pattern	
ACCOUNT IN DISPUTE	Term: 60M282			Months 1 -12: 44554321111	
Late Payments (20 months)	1 1 5			Months 13 -24: 1111111111	

TRADELINE INFORMATION

Trade line records show all the activity associated with each credit account, including dates, amounts, limits, and payments. This information is used to calculate your credit scores. You may find errors here, so check closely for accuracy.

INQUIRIES

If you notice hard inquiries that you did not initiate, that's a red flag for possible identity theft. Follow up with the credit bureau. You may want to dispute the entry.

ABC RETAILER (D 1234567)	Account # 1234567890	Date Reported: Jan. 2/20	Balance: \$5,200	Opened: 12/04	Account Rating: R-1
CREDIT CARD -	Responsibility: 1	Credit Limit: \$18,700	Past Due: \$0	Payment Pattern	-Current-
ACCOUNT IN DISPUTE	Term: 24 months	High Credit: \$9,600		Months 1 -12: 1111111111	
Late Payments (24 months)	1 1 0			Months 13 -24: 1111111111	

ABC Mortgage	Account # 1112223333	Date Reported: March 5, 2021	Balance: \$173,200	Opened: 11/14	Account Rating: 1-1
Mortgage - CONVENTIONAL MORTGAGE EXFEX	Responsibility: J	Credit Limit: \$232,500	Past Due: \$0	Payment Pattern	-Current-
ACCOUNT IN DISPUTE	Term: 360M			Months 1 -12: 1111111111	
Late Payments (24 months)	0 0 0			Months 13 -24: 1111111111	

INQUIRIES

Date Subscriber Name (Code) Type Amount
 5/2020 ABC DEPT STORE 8/20/19 MAIN ST AUTO (ASD1234 CAL)
 (DCH248) 7/07/19 TEST BANK 1/01/19 123 RETAILERS (DW777 EAS)
 (RPH6666 EAS)

PUBLIC RECORDS

Financial information about you that is legally available in public records will show up here (bankruptcy, etc.).

PUBLIC RECORDS AND COLLECTION

Public Records	DAUPHIN CP (Z 4837063)	Docket # 201938621	Assets \$2,268	Discharge Date 2/21	CHAPTER 7 BANKRUPTCY
Collection Accounts	ADVANCED COL (Y 9980004)	Account # 123451	Assets \$2,268	Account Rating C-9	Amount Placed: \$2,500
	Balance: \$1,000		High Bal: \$2,268	Verified: 04/18	

COLLECTION

Shows accounts that have been referred to a collection agency for delinquency. Until you pay off these accounts in full, they will show up here as unpaid debts.

REMEMBER: Review your credit report annually and report any errors!