

▶ Sample Credit Report

Here's what a typical credit report looks like. This credit report is from one of the three credit reporting agencies, Equifax.

Your Credit Score:

A numerical value determined by a statistical model based upon past credit behaviors which predicts the likelihood of future loan default.

Consumer Identification:

Your name, address, Social Security number, and other identifying information.

I Dayton,Dave*
 2 149,,Jefferson,,Fantasy Island,IL,60750*
 5 124541982,,,**
 TYPTS,EU-RentScreeners Inc,ALG002

CREDITbase

//////////////////// CREDITbase AnyBureau Report //////////////////////
 // Equifax-Style Report Generated from Trans Union Data //
 // End User: RentScreeners Inc //
 // Operator: DEF Data Timestamp: 08/04/98 15:46 //
 ////////////////////// Printed: 12/22/98 11:36 //

***EMPIRICA ALERT: SCORE +00668: 022/010/008/014 ***

Inquiries:

Companies that have reviewed your credit file over the last two years.

*DAYTON,DAVE Since FAD
 149 JEFFERSON,FANTASY ISLAND IL 60750
 SSS-124-54-1982
 01 ES-,ABC BANK

 *INQS-Subject Shows 08 Inquiries Since 08/24/97
 MERIT SYST ZLA8256407 08/04/98 HOUSEHOLD Y111992043 02/05/98
 CBC CO MAC ZLG0076311 02/05/98 1000 OAKS ZLA0085124 01/07/98
 MERIT SYST ZLA8256407 01/05/98 CBC CO MAC ZLG0076311 01/05/98
 GMAC MORT FRD0091736 10/03/97 TMS-HIRCA QST1960042 08/24/97

Collections:

Your accounts that have been transferred to a professional debt collecting firm.

C O L L E C T I O N S
 Firm/ID Code OPND VRFD CLSD \$Placed Balance CS ECOA Account Number
 ABLE ASSOC 91MY001 M \$1200 \$1200 09B I 12345
 Creditor-ABC BANK, Remarks-Placed For Collection
 ABLE ASSOC 91MY001 M \$1300 \$1300 09B I 123456
 Creditor-ABC BANK, Remarks-Placed For Collection
 ABLE ASSOC 91MY001 M \$1400 \$1400 09B I 1234567
 Creditor-ABC BANK, Remarks-Placed For Collection

Trades:

An ongoing historical and current record of your buying and payment activities.

T R A D E S
 * Firm/ID Code RPTD OPND H/C TRM BAL P/D CS MR ECOA Account Number
 CHOICE 1679002 2414 543 R01 I 809098
 30()60()90+() Verified V
 SIMMONS FN 1067003 125 P12 0 I01 I 1287009817
 30()60()90+() Verified V
 BTMN'S BK 8758006 20Q 4433 I01 I 9898009876
 30()60()90+() Verified V

End Of Report - -- Serviced By:

FANTASY ISLAND / 0605 TEST MARKET
 555 W. ADAMS CHICAGO, IL. 60661

800 888-4213