


Sample Credit Report from Experian



Online Personal Credit Report from Experian for

Experian credit report prepared for
JOHN Q CONSUMER
Your report number is
1562064065 1
Report date:
04/24/2012

Index:

- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Contact us](#)

Report number:
You will need your report number to contact Experian online, by phone or by mail.

Index:
Navigate through the sections of your credit report using these links.

Potentially negative items:
Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Status:
Indicates the current status of the account.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Potentially Negative Items 3

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK		
Address: 123 MAINTOWN S BUFFALO, NY 10000	Identification Number: 1	Plaintiff: ANY COMMISSIONER O.
Status: Civil claim paid.	Status Details: This item was verified and updated in Apr 2012.	
Date Filed: 10/15/2012	Claim Amount: \$200	
Date Resolved: 03/04/2012	Liability Amount: NA	
Responsibility: INDIVIDUAL		

Credit Items

For your protection, the last few digits of your account numbers do not display.


ABCD BANKS		
Address: 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	Account Number: 1000000....	
Status: Paid/Past due 60 days.	4	
Date Opened: 10/2012	Type: Installment	Credit Limit/Original Amount: \$523
Reported Since: 11/2012	Terms: 12 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$0 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0
Account History: 60 days as of 12-2012 30 days as of 11-2012		

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Status:
Indicates the current status of the account.

 If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:
www.experian.com/disputes

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

Sample Credit Report from Experian *continued*

MAIN COLL AGENCIES		
Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEVISE CABLE COMM.
Status: Collection account. \$95 past due as of 4-2012.		
Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2012	Terms: NA	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0
Your statement: ITEM DISPUTED BY CONSUMER		
Account History: Collection as of 4-2012		
Accounts in Good Standing 5		
AUTOMOBILE AUTO FINANCE		
Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998....	
Status: Open/Never late.		
Date Opened: 01/2006	Type: Installment 6	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2012	Terms: 65 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0
MAIN		
Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876	
Status: Closed/Never late.		
Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/2012	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2012	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2012
Last Reported: 08/2012	Responsibility: Individual	Recent Payment: \$0
Your statement: Account closed at consumer's request		

Accounts in good standing:
Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Type:
Account type indicates whether your account is a revolving or an installment account.

Sample Credit Report from Experian *continued*

Requests for Your Credit History

7

Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

HOMESALE REALTY CO

Address: 2000 S MAINROAD BLVD STE ANYTOWN CA 11111 (555) 555-5555	Date of Request: 07/16/2012
Comments: Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.	

M & T BANK

Address: PO BOX 100 BUFFALO NY 10000 (555) 555-5555	Date of Request: 02/23/2006
Comments: Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.	

WESTERN FUNDING INC

Address: 191 W MAIN AVE STE 100 INTOWN CA 10000 (559) 555-5555	Date of Request: 01/25/2006
Comments: Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.	

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We do not provide this information to other creditors who evaluate your creditworthiness.

MAIN BANK USA

Address: 1 MAIN CTR AA 11 BUFFALO NY 14203	Date of Request: 08/10/2012
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MYTOWN BANK

Address: PO BOX 825 MYTOWN DE 10000 (555) 555-5555	Date of Request: 08/05/2006
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INTOWN DATA CORPS

Address: 2000 S MAINTOWN BLVD STE INTOWN CO 11111 (555) 555-5555	Date of Request: 07/16/2006
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Requests for your credit history:

Also called "inquiries," requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

Sample Credit Report from Experian *continued***Personal Information**

8

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JOHN Q CONSUMER

Name identification number: 15621

JONATHON Q CONSUMER

Name identification number: 15622

J Q CONSUMER

Name identification number: 15623

Social Security number variations:

999999999

Year of birth:

1959

Spouse or co-applicant:

JANE

Employers:

ABCDE ENGINEERING CORP

Telephone numbers:

(555) 555 5555 Residential

Address: 123 MAIN STREET

ANYTOWN, MD 90001-9999

Address identification number:

0277741504

Type of Residence: Multifamily

Geographical Code: 0-156510-31-8840

Address: 555 SIMPLE PLACE

ANYTOWN, MD 90002-7777

Address identification number:

0170086050

Type of Residence: Single family

Geographical Code: 0-176510-33-8840

Address: 999 HIGH DRIVE APT 15B

ANYTOWN, MD 90003-5555

Address identification number:

0170129301

Type of Residence: Apartment complex

Geographical Code: 0-156510-31-8840

Personal information:

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

Address information:

Your current address and previous address(es)

Personal statement:

Any personal statement that you added to your report appears here.

Note - statements remain as part of the report for two years and display to anyone who has permission to review your report.

Your Personal Statement

10

No general personal statements appear on your report.

Important Message From Experian

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Contacting Us

Contact address and phone number for your area will display here.

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