

Sample Credit Report





Sample Credit Report for John Q. Consumer

Your report number is 156206406

Report date: **04/24/2020**

Your report number is useful when contacting the reporting agency if you find errors or have questions.

Personal Information

This section of your report includes personal information associated with your history that has been reported by you, your creditors and other sources such as your name, Social Security number, employers, year of birth and telephone numbers.

Names

John Q. Consumer

J.Q. Consumer

Jonathon Consumer

Social Security Number Variations 999999999

Year of Birth 1987

Spouse or Co-applicant

Jane Consumer

Employer

ABC Company

Telephone Numbers

(555) 123-4567 Residential

Address

123 Maintown Buffalo, NY 10000

Type of Residence

Multifamily

Credit reports may list all variations of your name, employers, telephone numbers, etc., so that you can see what is being reported. Incorrect information can indicate fraudulant activity.

Your Personal Statement

No personal statements appear on your report.

Personal statements stay on your report for two years and are visible to anyone who has permission to review it.

Potentially Negative Items

This section lists items that lenders may see as negative. Review this section carefully. If items are incorrect, you can dispute them and they may be updated or removed from your reports.

Public Records

This section of the report typically lists information gathered from court records, such as court judgments and bankruptcies.

Creditors may view these items as less favorable and these accounts may be updated less frequently.

MAIN COUNTY CLERK

Address	Status	Date Filed
123 Maintown Buffalo, NY 10000	Civil claim paid	1/5/2017
Plantiff	Address	Date Resolved
Jane Commissioner	This item was verified and updated in Feb. 2018	1/5/2018
Responsibility	Claim Amount	
Individual	\$200	



Collection Accounts

Accounts that were turned over to collection agencies are listed here.

Take a close look at this section to make sure this information is accurate, since debts in collections are commonly bought and sold.

COLLECTION AGENCY ABC

Address

P.O. Box 387 Anytown, NY 10000

Status

Collection account \$200 past due as of 09/15/2019

Date Opened

5/2011

Reported Since

7/2019

Last Reported

11/2019

Your Statement

Item disputed by customer

Account Number

0123456789

Type

Installment

Terms

N/A

Monthly Payment

\$0

Responsibility

Individual

Original Creditor

Televise Cable Comm.

Credit Limit/
Original Amount

\$325

High Balance

N/A

Recent Balance

\$145 as of 11/2019

Recent Payment

\$0

Credit Accounts

Accounts with negative information, such as late payments, may be listed in this section.

Late payments and other negative items within the past two years generally have more impact on your credit score than older information.

XYZ BANK

Address

110 Main St. Buffalo, NY 10000

Account Number

156487314564

Status

Past due 60 days

Account History

60 days late as of 12/2019 30 days late as of 11/2019 **Type**

Installment

Terms

36 months

Monthly Payment

\$75.45

Terms

Individual

Credit Limit/
Original Amount

\$2500

High Balance

N/A

Recent Balance

\$843.65 as of 11/2019

Recent Payment

\$0

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC 2019 2018



Accounts in Good Standing

This section includes accounts that have a positive status and may be viewed favorably by creditors. These accounts include mortgages, auto loans, credit cards, etc. Some creditors do not report to every credit bureau, so some of your accounts may not be listed.

ABC AUTO FINANCING

Address

Account Number 2839572914

Smalltown, NY 10000

Accounts paid on time can help to boost your credit score.

Status

Open/Never late

110 Main St.

Date Opened

Reported Since

Installment

Credit Limit/ **Original Amount**

\$10,355

1/2012

1/2012

Terms

Type

36 months

High Balance

N/A

Date Status

12/2017

\$287.64

Monthly

Responsibility

Recent Balance

\$0 paid as of 12/2017

Last Reported

Individual 12/2017



Requests for Your Credit (Inquiries)

Each time your credit information is reviewed, an inquiry is created on your credit reports. By law, credit reporting agencies must tell you everyone who has received your credit information in the past two years.

Requests reviewed by others

1 REALTY CO.

Address

210 Main Rd.

Ste. 5

Anytown, CA 10000

Date of Request

7/16/2012

Comments

Real estate home

Most companies don't need to get your permission to view your credit reports as long as they have permissible purpose, which includes credit or insurance.

A & B CU

Address

PO Box 5.

Anytown, MO 10000

Date of Request

2/23/2018

Comments

Permissible purpose

Requests reviewed only by you

LMN BANK

Address

20 Main St.

Ste. 3

Buffalo, NY 10000

Date of Request

9/14/2019

Comments

Consumer review

MY CREDIT UNION

Address

AAA First Street Buffalo, NY 10000 **Date of Request**

5/10/2019

Comments

Account review

This section lists all who have permissible purpose by law and requested to review your information. You may not have initiated these requests, so you may not recognize each source. For example, requests may come from creditors who want to offer you preapproved credit or companies that want to hire you.