

# SAMPLE CREDIT REPORT

## PERSONAL INFORMATION

**Name:** John Doe  
**Address:** City, State, ZIP code  
**Previous Address(es):**  
City, State, ZIP code  
**Employer Name:** Company 1  
**Hired:** 01/2014

**Date of Birth:** January 1, 1970  
**Social Security Number:** 000-00-0000  
**Phone Number(s):** 111-1111-1111  
**Position:** Accountant  
**Date Reported:** 03/2014

## PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010  
Lien, filed 06/2015, Case Number: 000020

## ACCOUNT INFORMATION

### Collection Account - CAR LOAN

<b>Creditor:</b> Jane Doe	<b>Account Number:</b> 0000001	<b>Account Holder:</b> John Doe
<b>Type of Account:</b> Individual	<b>Date Opened:</b> 01/2014	<b>Date of Status:</b> 04/2018
<b>Original Amount:</b> \$900	<b>Type:</b> Installment	<b>Terms:</b> N/A
<b>Status:</b> Collection account, \$200 past due as of 04/2018	<b>Monthly Payment:</b> N/A	<b>Recent Balance:</b> \$200
<b>Recent Payment:</b> \$0		

### Accounts in Good Standing - HOME MORTGAGE

<b>Creditor:</b> Jane Doe	<b>Account Number:</b> 0000002	<b>Account Holder:</b> John Doe
<b>Type of Account:</b> Individual	<b>Date Opened:</b> 03/2016	<b>Date of Activity:</b> 03/2021
<b>Original Amount:</b> \$165,000	<b>Type:</b> Installment	<b>Terms:</b> 180 months
<b>Status:</b> Open, never late	<b>Monthly Payment:</b> \$2,017	<b>Recent Balance:</b> \$121,020
<b>Recent Payment:</b> \$2,017		

## INQUIRIES

Companies that requested your credit history:  
Company A, 06/2014  
Company B, 04/2015  
Company C, 02/2017

Self.

## Who Has Access To My Credit Report

**B Lingard**

## **Who Has Access To My Credit Report:**

*Internet Data Brokers: Who Has Access to Your Private Records? Serial No. 109-131, June 21, June 22, and September 29, 2006, 109-2 Hearing, \** (NOTE: AN ERRATA WILL BE RELEASED. BOOK SHOULD READ SERIAL NO. 109-131) ,2007

Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs.

Subcommittee on Consumer Affairs and Coinage,1991      **Credit Reports** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance,2013

Ask Your Mortgage Broker Blair Anderson,2011 Ask Your Mortgage Broker is based on real life stories and hard earned experience that Blair Anderson has collected over the last nineteen years of his career as a mortgage broker It illuminates the residential mortgage brokerage industry in Canada This book is an exposé of the industry's history utilitarianism and best kept secrets It is a must read for every existing or potential homeowner and it meticulously debunks the myths about mortgage brokers that are designed to mislead you If you want to shake off your preconceptions and take control of your financial health instead of following the typical herd mentality Ask Your Mortgage Broker offers you practical tips and guidance from the front lines      Identity Theft Guide ,      **InfoWorld** ,1983-10-24 InfoWorld is targeted to Senior IT professionals Content is segmented into Channels and Topic Centers InfoWorld also celebrates people companies and projects

*The Crafts Business Answer Book* Barbara Brabec,2006-07-08 This comprehensive instruction book relates specifically to businesses falling under the arts and crafts umbrella from decorative art to needlecrafts to production and marketing of sideline products Includes a collection of human interest stories about problem solving and anecdotes about running a business Illustrations

**Wealthy Child** William Gerosa,2008-08 Credit cards unneeded debt and poor investment decisions are some of the pitfalls your child will face Many young people make mistakes as they encounter many of life's major events Don't let this happen to the young people in your life You can help your kids whether they are 3 or 30 Wealthy Child is an easy to read book with solid information that will help your children get ahead financially Your children will learn how to handle money and make it grow Children will understand money and master these skills They will learn skills to avoid financial failure and to succeed Success does not happen automatically Wealthy Child shows you what you must start doing with your child today By the time your child is a young adult he will know more than most adults twice his age about money and finance Wealthy Child covers what wealthy people are doing for their children If you are a grandparent Wealthy Child will show you many ways to give your grandchild a head start in life

**The Law Times Reports of Cases Decided in the House of Lords, the Privy Council, the Court of Appeal ... [new Series].** ,1885      *The Complete Idiot's Guide to Protecting Yourself from Everyday Legal Hassles* Brent Terry,1995 This easy to read guide explains everyday legal concerns and helps readers determine what they can and can't do on their own to avoid paying exorbitant legal fees The book provides down to earth information on everything from trusts and wills to contracts and small claims court There's even a section on

how to hire and work effectively with a lawyer when necessary **Know Your Rights!** Richard M. Alderman,2000 A popular guide uses a simple question and answer format to help you understand and solve many common legal problems

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**The American State Reports** Abraham Clark Freeman,1899 *St. Stephen's Review* ,1889 **Reports of the Cases Relating to Maritime Law** ,1873 Commercial Transactions Lynn M. LoPucki,2009 Companion Website [www.aspenlawschool.com/books/lopuckicommercial](http://www.aspenlawschool.com/books/lopuckicommercial) Commercial Transactions A Systems Approach offers extraordinary authorship a flexible assignment based structure And The Systems Approach which looks at how the law is applied in actual transactions the Fourth Edition continues to offer outstanding authorship from luminary scholars in secured credit payment systems and sales law the Systems Approach that looks at the specific systems or infrastructure that support real transactions in practice an assignment based organizational structure that offers flexibility and ease in teaching well crafted and up to date problems many of them new To The Fourth Edition clear and straightforward introductions and explanations important recent Supreme Court cases cutting edge coverage a clear statement of which baseline version of the UCC is being used in each section a detailed Teacher's Manual that includes answers to all of the problems suggestions for tailoring coverage to three and four credit courses and transitional guidance to help you adapt your syllabus To The new edition Specific updates in each Part of the Fourth Edition Part One Sales Systems Phillips v Cricket Lighters Additional material and new problems on 2 207 And The battle of the forms Simultaneous acceptance and breach under 2 206 Adequate assurance of future performance and reasonable grounds for insecurity Measuring damages in the case of anticipatory repudiation Part Two Financial Systems U S Bank N A v HMA L C CitiBank v Mincks New Century Financial Services v Dennegar and DBI Architects v American Express Winter Storm Shipping v Thai Petrochemical and Rivet v Regions Bank of Louisiana expanded coverage of wire transfers new chapters on credit enhancement and letters of credit including both commercial and standby letters of credit to reflect changes from UCP500 to UCP600 Part Three Secured Credit updates to reflect adoption of revised Article 1 by a majority of states while preserving old Article 1 section numbers for use in states that haven't made that change yet chattel paper instruments accounts and payment intangibles including the celebrated Commercial Money Center case asset securitization The sale lease distinction including in re Worldcom and new debtors updated search methods and costs to reflect migration of the UCC filing systems To The Internet For comprehensive coverage of commercial transactions luminary authorship and a highly teachable assignment based approach look no further than your complimentary copy of Commercial Transactions A Systems Approach now in its Fourth Edition A Teacher's Manual may be available for this book Teacher's Manuals are a professional courtesy offered to professors only For more information or to request a copy please contact Aspen Publishers at

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