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# Equifax Credit Report <sup>™</sup> for Melissa Carson

As of: 03/20/2008 Available until: 04/20/2008 Confirmation #: 123456789

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

# **Credit Summary**

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

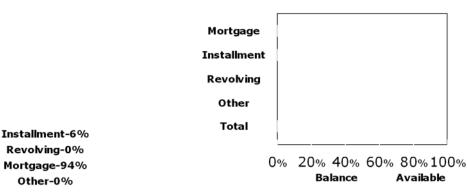
## Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available 💿	Credit Limit 💿	Debt to Credit Ratio	Monthly Payment Amount ②	Accounts with a Balance
Mortgage	2	\$253,433	\$27,817	\$281,250	90%	\$1,825	2
Installment	1	\$17,087	\$2,756	\$19,843	86%	\$377	1
Revolving	3	\$0	\$21,400	\$21,400	0%	\$0	0
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	6	\$270,520	\$51,973	\$322,493	84%	\$2,202	3

Debt by Account Type

## Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding.

## Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	9 Years, 6 Months
Average Account Age	5 Years, 1 Months
Oldest Account	ABC LOANS (Opened 09/1997)
Most Recent Account	XYZ INSTALLMENT LOANS (Opened 04/2006)

## Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

 Inquiries in the Last 2 Years
 3

 Most Recent Inquiry
 XYZ INSTALLMENT LOANS (03/05/07)

## **Potentially Negative Information**

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	3
Negative Accounts	2
Collections	1

# Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

## **Open Accounts**

Account Name	ccount umber	Date Opened	Balance	Date Reported	Past Due	Accour Status	nt	Credit Limit
123 Mortgage 64 Company	42889XXXX	12/2003	\$210,075	02/2007		PAYS A AGREE	-	\$0
<b>123 Mortgage Compar</b> 123 Sumter Rd Albany, NY-12201 (518) 555-8843	у							
Account Number:	64	2889XXXX		Current Statu	s:		PAYS A AGREE	
Account Owner:	Jo	int Account		High Credit:			\$225,00	00
Type of Account 🖪	Mo	ortgage		Credit Limit:			\$0	
Term Duration:	36	0 Months		Terms Freque	ency:		Monthly every m	•
Date Opened:	12	/2003		Balance:			\$210,07	75
Date Reported:	02	/2007		Amount Past	Due:			
Date of Last Paymen	nt: 02	/2007		Actual Payme	ent Amour	nt:	\$0	
Scheduled Payment A	Amount: \$1	,475		Date of Last	Activity:		01/2004	4

	ame	Accou Numb		Date Open	ed	Balance	Date Rep	e orted	Past Due	Accou Status		Credit Limit
Date Major Reported:	r Delinq	quency F	irst				Mont	ths Revi	ewed:		50	
Creditor Cl	lassifica	ation:					Activ	ity Desc	N/A			
Charge Of	f Amou	nt:			Deferred Payment Start Dat					art Date	:	
Balloon Pa	yment .	Amount:	_				Ballo	on Payr				
Date Close	ed:							of Loar	า:		Conve	entional
Date of Fir	st Delir	nquency	: 1	√A								
Comments	:		F	reddie M	ac Acc	ount						
81-Month P	-	-	1									
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2007	*	*	*	*	*	*	*	*	*	*	*	*
2000	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004 <sup>*</sup> 2003											*	*
2003												
ABC HOME EQUITY		745XX	XX	12/2003 \$43,35			01/2007 PAY					\$56,250
ABC HOME 123 Homew Catskill, NY (518) 555-3	vood Blvc '-12414 3367											
123 Homew Catskill, NY	vood Blvc '-12414 3367		7	45XXXX			Curre	ent Stati	JS:		PAYS AGRE	
123 Homew Catskill, NY (518) 555-3	vood Blvc 7-12414 3367 umber:			45XXXX loint Accc	ount			ent Stati Credit:	JS:			ED
123 Homew Catskill, NY (518) 555-3 Account Nu	vood Blvc -12414 3367 umber: wner:	3					High		JS:		AGRE	ED 50
123 Homew Catskill, NY (518) 555-3 Account Nu Account O	wood Blvc -12414 3367 umber: wner: ccount :	1		loint Acco			High Cred	Credit:			AGRE \$56,29 \$56,29 Month	ED 50
123 Homew Catskill, NY (518) 555-3 Account Nu Account O Type of Ac	wood Blvc -12414 3367 umber: wner: ccount : tion:	1	L	loint Acco			High Cred	Credit: lit Limit: ns Frequ			AGRE \$56,29 \$56,29 Month	ED 50 50 ly (due month)
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123 Homew Catskill, NY (518) 555-3 Account Nu Account O Type of Ac Term Dura Date Oper Date Repo Date of La Scheduled Date Major Reported:	wood Blvc -12414 3367 umber: wner: ccount : tion: ned: orted: st Payre r Delinc lassifica	ment: ent Amou quency F ation:	1 ( ( unt: \$	loint Acco ine of Cro 2/2003 01/2007 01/2007			High Cred Term Balan Amou Actua Date Mont	Credit: lit Limit: ns Frequ nce: unt Past al Paym of Last ths Revie ity Desc	Due: ent Amou Activity: ewed:		AGRE \$56,29 \$56,29 Month every \$43,39 \$750 01/200 50 N/A	ED 50 50 ly (due month) 58
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Account	count Name		Account Number		ned	Balance	Date Rep	e orted	Past Due	Accou Status		Credit Limit
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003											*	*

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# Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

## **Open Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ INSTALLMENT LOANS	33699568XXXX	04/2006	\$17,087	01/2007		PAYS AS AGREED	\$0

#### **XYZ INSTALLMENT LOANS**

123 Kendall Rd Birmingham, AL-35204 (205) 555-3345

Account Number:	33699568XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$19,843
Type of Account 길:	Installment	Credit Limit:	\$0
Term Duration:	999 Months	Terms Frequency:	Biweekly (due every 2 weeks)
Date Opened:	04/2006	Balance:	\$17,087
Date Reported:	01/2007	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	\$174
Scheduled Payment Amount:	\$377	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	9
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Da	te:
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006				*	*	*	*	*	*	*	*	*

## **Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account	Status	Credit Limit
123 LENDING CO	8433XXXX	10/1997	\$0	02/2003		PAYS AS AGREED		\$0
123 LENDING CC 123 Tilly Mill Rd Atlanta, GA-3033 (770) 555-5578	-							
Account Numbe	er:	8433XXXX		Current S	tatus:		PAYS A	-
Account Owner	:	Individual Acc	ount	High Crec	lit:		\$1,000	
Type of Accoun	nt 💶:	Installment		Credit Lin	nit:		\$0	
Term Duration:				Terms Fre	equency:			
Date Opened:		10/1997		Balance:			\$0	
Date Reported:		02/2003		Amount P	ast Due:			
Date of Last Pa	ayment:			Actual Pa	yment Am	ount:		
Scheduled Payr	ment Amount:	\$50		Date of L	ast Activity	/:	02/200	3
Date Major Deli Reported:	inquency First			Months R	eviewed:		1	
Creditor Classif	ication:			Activity D	escription:		N/A	
Charge Off Amo	ount:			Deferred	Payment \$	Start Date:		
Balloon Paymer	nt Amount:			Balloon P	ayment Da	ate:		
Date Closed:				Type of L	oan:			
Date of First De	elinquency:	N/A						
Comments:		Closed or paid	d account z	ero balance,	Student lo	an		

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2003	*					·						
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000	*	*	*	*	*	*	*	*	*	*	*	*
1999	*	*	*	*	*	*	*	*	*	*	*	*
1998	*	*	*	*	*	*	*	*	*	*	*	*
1997			*	*	*	*	*	*	*	*	*	*

ABC Lending Co 422XXXX	09/2003	\$0	04/2006	PAYS AS AGREED	\$0	

ABC LENDING CO 123 Millbrook Ave Birmingham, AL-35201 (205) 555-5252			
Account Number:	422XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$12,000
Type of Account	Installment	Credit Limit:	\$0

Account Name Account Number	Date Opened	Balance	Date Reported	Past Due	Account	Status	Credit Limit
Term Duration:	60 Months		Terms Fro	equency:		Monthl every i	
Date Opened:	09/2003		Balance:			\$0	
Date Reported:	04/2006		Amount P	ast Due:			
Date of Last Payment:	04/2006		Actual Pa	yment Ame	ount:	\$330	
Scheduled Payment Amount:	\$231		Date of L	ast Activity	:	04/200	6
Date Major Delinquency First Reported:			Months R	eviewed:		31	
Creditor Classification:			Activity D	escription:		Paid a Closed	
Charge Off Amount:			Deferred	Payment S	Start Date:		
Balloon Payment Amount:			Balloon P	ayment Da	ite:		
Date Closed:	04/2006		Type of L	oan:		Auto	
Date of First Delinquency:	N/A						
Comments:							

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*									
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000					*	*	*	*	*	*	*	*

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# **Revolving Accounts**

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

## **Open Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ABC BANKCARD	433298986100XXXX	12/1998	\$0	01/2007		PAYS AS AGREED	\$8,800
ABC BANKCARD PO Box 123 Oklahoma City, Ok (405) 555-8100	-73101						
Account Number:	43329	8986100XX	XX	Current Statu	S:	PAYS AGRE	
Account Owner:	Individ	ual Account		High Credit:		\$5,02	1
Type of Account	Revolv	/ing		Credit Limit:		\$8,80	0

Account Name Account Nu	mber	Date Opened	Balance	Date Reported	Past Due	Accou Status	
Term Duration:				Terms Frequ	iency:		Monthly (due every month)
Date Opened:	12/199	8		Balance:			\$0
Date Reported:	01/200	7		Amount Past	Due:		
Date of Last Payment:	08/200	5		Actual Paym	ent Amou	int:	
Scheduled Payment Amount:				Date of Last	Activity:		08/2005
Date Major Delinquency First Reported:				Months Revie	ewed:		85
Creditor Classification:				Activity Desc	ription:		N/A
Charge Off Amount:				Deferred Pay	yment Sta	art Date:	
Balloon Payment Amount:				Balloon Payr	nent Date	):	
Date Closed:				Type of Loar	ו:		Credit card
Date of First Delinquency:	N/A						
Comments:							

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000				*	*	*	*	*	*	*	*	*

ABC CREDIT	422366351233XXXX	03/2003	\$0	01/2007	\$0	PAYSAS	\$4,600
CARDS						AGREED	

## 

123 W 43rd St Baltimore, MD-21075 (410) 555-0075			
Account Number:	422366351233XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$439
Type of Account <u>]</u> :	Revolving	Credit Limit:	\$4,600
Term Duration:		Terms Frequency:	
Date Opened:	03/2003	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	\$0
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$0	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Da	te:

DAYS

Account Name	Account N	umber	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Balloon Payment	Amount:				Balloon Payn	nent Date	:	
Date Closed:					Type of Loar	1:	Cred	lit card
Date of First Del	inquency:	N/A						
Comments:								

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001		*	*	*	*	*	*	*	*	*	*	*
XYZ BAN	KCARD	48736	64803162	XXXX 08	8/2001	\$0	01/2	2007	\$287	PAYS	91-120	\$8,000

## **XYZ BANKCARD**

123 Riverside Ave Tuscon, AZ-85701 (520) 555-1244

Account Number:	487366480316XXXX	Current Status:	PAYS 91-120 DAYS
Account Owner:	Individual Account	High Credit:	\$7,215
Type of Account <b>[</b> ]:	Revolving	Credit Limit:	\$8,000
Term Duration:		Terms Frequency:	
Date Opened:	08/2001	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	\$287
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$0	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date	): 
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit card
Date of First Delinquency:	11/2006		
Comments:			

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	30	60	90
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*

Account	Name	Αссοι	int Numb	er	ate pened	Balanc	e Dat Rej	e ported	Past Due	Acco Statu		Credit Limit
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001		*	*	*	*	*	*	*	*	*	*	*

## **Closed Accounts**

Account Name	Account Num	ber	Date Opened	Balance	Date Reported	Past Due	Accou Status	nt	Credit Limit
123 CREDIT CO 5	33696884221	XXXX	02/2001	\$0	06/2006	\$0	PAYS / AGREE		\$3,200
<b>123 CREDIT CO</b> 123 Allyson Rd Tuscon, AZ-19019 (215) 555-8863									
Account Number:		53369	6884221XX	XX	Current Statu	IS:		PAYS A AGREE	-
Account Owner:		Indivic	lual Account		High Credit:			\$0	
Type of Account 🛽	2	Revol	ving		Credit Limit:			\$3,200	
Term Duration:					Terms Frequ	ency:			
Date Opened:		02/20	01		Balance:			\$0	
Date Reported:		06/20	06		Amount Past	Due:		\$0	
Date of Last Payn	nent:				Actual Payme	ent Amou	unt:		
Scheduled Payme	nt Amount:	\$0			Date of Last	Activity:		05/2006	6
Date Major Delinq Reported:	uency First				Months Revie	wed:		64	
Creditor Classifica	ition:				Activity Desc	ription:		Paid an Closed	d
Charge Off Amour	nt:				Deferred Pay	ment Sta	art Date:		
Balloon Payment A	Amount:				Balloon Paym	nent Date	e:		
Date Closed:		01/20	04		Type of Loan	:		Credit c	ard
Date of First Delin	quency:	N/A							
Comments:		Accou	int closed by	consume	er				

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*							
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000			·				*	*	*	*	*	*
321 CRE CARDS	DIT	633248	821113X	XXX 03/	/2003	\$0	05/2	004		PAYS AGRE	-	\$4,000

Account Name Account Nun	nber Date Ba Opened Ba	lance Date Past Reported Due	Account Cred Status Limit
21 CREDIT CARDS 123 Vance Dr Peoria, IL-61601 (309) 555-9968			
Account Number:	633248821113XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$4,278
Type of Account 🖪	Revolving	Credit Limit:	\$4,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/2003	Balance:	\$0
Date Reported:	05/2004	Amount Past Due:	
Date of Last Payment:	01/2004	Actual Payment Amou	int:
Scheduled Payment Amount:		Date of Last Activity:	01/2004
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Sta	art Date:
Balloon Payment Amount:		Balloon Payment Date	):
Date Closed:	02/2004	Type of Loan:	Combined Credit Plan
Date of First Delinquency:	N/A		
Comments:	N/A Account closed at con	sumers request	
Date of First Delinquency: Comments: <b>31-Month Payment History</b> No 81-Month Payment Data a KYZ CREDIT CO 63324882111	Account closed at convailable for display.	·	PAYS AS \$2,00 AGREED
Comments: 31-Month Payment History No 81-Month Payment Data a	Account closed at convailable for display.	·	
Comments: <b>B1-Month Payment History</b> No 81-Month Payment Data a (YZ CREDIT CO 63324882111 <b>(YZ CREDIT CO</b> 123 Lawrence Village Oklahoma City, OK-73103 (800) 555-8100	Account closed at convailable for display.	01/2007	AGREED PAYS AS
Comments: 81-Month Payment History No 81-Month Payment Data a (YZ CREDIT CO 63324882111 (YZ CREDIT CO 63324882111 (YZ CREDIT CO 123 Lawrence Village Oklahoma City, OK-73103 (800) 555-8100 Account Number: Account Owner:	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX	01/2007 Current Status:	AGREED PAYS AS AGREED
Comments: <b>B1-Month Payment History</b> No 81-Month Payment Data a (YZ CREDIT CO 63324882111 <b>CYZ CREDIT CO</b> 123 Lawrence Village Oklahoma City, OK-73103 (800) 555-8100 Account Number: Account Owner: Type of Account	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX Individual Account	01/2007 Current Status: High Credit:	AGREED PAYS AS AGREED \$794
Comments: B1-Month Payment History No 81-Month Payment Data a (YZ CREDIT CO 63324882111 (YZ CREDIT CO 6332488211 (YZ CREDIT CO 633248821 (YZ CREDIT CO 64000 (YZ CREDIT CO 64000 (YZ CREDIT CO 75000 (YZ CREDIT CO 750000 (YZ CREDIT CO 75000 (YZ CREDIT CO 75000 (YZ CREDIT	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX Individual Account	01/2007 Current Status: High Credit: Credit Limit:	AGREED PAYS AS AGREED \$794
Comments: <b>1-Month Payment History</b> No 81-Month Payment Data a (YZ CREDIT CO 63324882111 <b>CYZ CREDIT CO</b> 633248821 <b>CYZ CREDIT CO</b> 63324821 <b>CYZ CREDIT CO</b> 63324821	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX Individual Account Revolving	01/2007 Current Status: High Credit: Credit Limit: Terms Frequency:	AGREED PAYS AS AGREED \$794 \$2,000
Comments: 81-Month Payment History No 81-Month Payment Data a (YZ CREDIT CO 63324882111 (YZ CREDIT CO 7100 (YZ CREDIT CO 7	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX Individual Account Revolving 03/2004	01/2007 Current Status: High Credit: Credit Limit: Terms Frequency: Balance:	AGREED PAYS AS AGREED \$794 \$2,000 \$0
Comments: <b>31-Month Payment History</b> No 81-Month Payment Data a KYZ CREDIT CO 63324882111 <b>KYZ CREDIT CO</b> 123 Lawrence Village Oklahoma City, OK-73103 (800) 555-8100 Account Number:	Account closed at convailable for display. 3XXXX 03/2004 \$0 633248821113XXXX Individual Account Revolving 03/2004 01/2007	01/2007 Current Status: High Credit: Credit Limit: Terms Frequency: Balance: Amount Past Due:	AGREED PAYS AS AGREED \$794 \$2,000 \$0

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Accou Status	nt	Credit Limit
Creditor Classif	ication:			Activity Desc	cription:		Paid an Closed	d
Charge Off Ame	ount:			Deferred Pa	yment Sta	art Date:		
Balloon Paymer	nt Amount:			Balloon Payı	ment Date	e:		
Date Closed:				Type of Loa	า:		Credit c	ard
Date of First De	elinquency: N/	ł						
Comments:	Ac	count closed b	by consume	ers				

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001		*	*	*	*	*	*	*	*	*	*	*

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# Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

## **Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ABC LOANS	31667XXXX	09/1997	\$0	09/2003		CHARGE-OF	F \$0
ABC LOANS 123 Martin Ave Olympia, WA-9 (206) 555-1237	8503						
Account Numb	ber:	31667XXXX		Current S	tatus:	CH	IARGE-OFF
Account Owne	er:	Individual Acc	count	High Cred	lit:	\$2	625
Type of Accou	unt:	Open		Credit Lin	nit:	\$0	
Term Duratior	ו:			Terms Fre	equency:		
Date Opened	:	09/1997		Balance:		\$0	
Date Reporte	d:	09/2003		Amount P	ast Due:		
Date of Last F	Payment:	03/2003		Actual Pa	yment Amou	nt: \$0	
Scheduled Pa	yment Amount:	\$0		Date of La	ast Activity:	03/	/2003
Date Major Do Reported:	elinquency First			Months R	eviewed:	70	
Creditor Class	sification:			Activity De	escription:	N/A	4
Charge Off A	mount:			Deferred	Payment Sta	rt Date:	
Balloon Paym	ent Amount:			Balloon Pa	ayment Date	:	
Date Closed:		04/2003		Type of L	oan:		

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date of Firs	t Delinquency:	N/A					
Comments:		Paid Charge	-Off				

No 81-Month Payment Data available for display.

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## **Payment History Key**

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	СО

## Inquiries

A request for your credit history is called an inquiry.Inquiries remain on your credit report for two years. There are two types of inquires those that may impact your credit rating and those that do not.

#### Inquiries that may impact your credit rating

These inquires are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
123 UTILITY	03/05/07
Creditor Contact Information 123 UTILITY 123 Perry St Boston, MA 02101	
ABC LENDING CO	02/06/07
Creditor Contact Information ABC LENDING CO 123 Millbrook Ave Birmingham, AL 35201 (205) 555-5252	
XYZ CREDIT	01/29/07
Creditor Contact Information XYZ CREDIT 123 Walton Ave Grand Rapids, MI 49501	

#### Inquiries that do not impact your credit rating

These inquires include requests from employers, companies making promotional offers and your own requests to check

your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
ND-Promotional Inquiry	07/11/06
EFX-Equifax Consumer Services	01/17/07
PRM-ECAS	12/03/06, 12/15/06
Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months.)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months.)
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# **Negative Accounts**

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

## **Open Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ BANKCARD	487366480316XX	KX 08/2001	\$0	01/2007	\$287	PAYS 91-120 DAYS	\$8,000
XYZ BANKCARI 123 Riverside Av Tuscon, AZ-857( (520) 555-1244	'e						
Account Numbe	er: 4	87366480316>	XXX	Current Sta	tus:	PAYS 9 DAYS	1-120
Account Owner	: Ir	Individual Account		High Credit:		\$7,215	
Type of Accour	nt 🚺: R	evolving		Credit Limit		\$8,000	
Term Duration:				Terms Freq	uency:		
Date Opened:	0	8/2001		Balance:		\$0	

Account Name Account Numb	per Date Opened	Balance	Date Reported	Past Due	Account	t Status	Credit Limit
Date Reported:	01/2007		Amount Past	Due:		\$287	
Date of Last Payment:	01/2007		Actual Paym	ent Amou	int:		
Scheduled Payment Amount:	\$0		Date of Last	Activity:		01/2007	7
Date Major Delinquency First Reported:			Months Revi	ewed:		1	
Creditor Classification:			Activity Desc	ription:		N/A	
Charge Off Amount:			Deferred Pag	yment Sta	art Date:		
Balloon Payment Amount:			Balloon Payr	nent Date	e:		
Date Closed:			Type of Loar	ו:		Credit c	ard
Date of First Delinquency:	11/2006						
Comments:							

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	30	60	90
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001		*	*	*	*	*	*	*	*	*	*	*

## **Closed Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ABC LOANS	31667XXXX	09/1997	\$0	09/2003		CHARGE-OFF	\$0
ABC LOANS 123 Martin Ave Olympia, WA-98 (206) 555-1237	3503						
Account Numb	ər:	31667XXXX		Current St	tatus:	CHAR	GE-OFF
Account Owner:		Individual Account		High Cred	\$2,62	\$2,625	
Type of Account :		Open		Credit Lin	\$0	\$0	
Term Duration:				Terms Fre			
Date Opened:		09/1997		Balance:	\$0	\$0	
Date Reported	:	09/2003		Amount P	ast Due:		
Date of Last Payment:		03/2003		Actual Pag	unt: \$0	\$0	
Scheduled Pay	ment Amount:	\$0		Date of La	03/20	03/2003	
Date Major Delinquency First Reported:					Months Reviewed:		
Creditor Classification:				Activity De	N/A	N/A	
Charge Off Amount:				Deferred	Payment S	tart Date:	
Balloon Payme	ent Amount:			Balloon Pa	Balloon Payment Date:		
Date Closed:		04/2003		Type of L			

Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date of First D	elinquency:	N/A					
Comments:		Paid Charge-	-Off				

No 81-Month Payment Data available for display.

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# Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

#### **ABC Collections**

Agency Address:	7754 W 84th St Chicago, IL 60601
	(318) 555-4549
Date Reported:	10/2006
Date Assigned:	03/2005
Creditor Classification:	
Creditor Name:	321 INSTALLMENT LOANS
Account Number:	25XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$35
Date of 1 st Delinquency:	12/2004
Balance Date:	10/2006
Balance Owned:	\$35
Last Payment Date:	N/A
Status Date:	10/2006
Status:	D - Unpaid
Comments:	N/A

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# **Public Records**

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Bankruptcy 💿	
Date Filed:	08/2004
Case Number:	1A223344567
Court Number/Name:	12-Anywhere Court House
Court Address:	123 Easy Street Anytown, GA 33333 (555) 555-5555

## Bankruptcy 💿

_	
Liabilities:	\$25,000
Individual/Joint:	Joint
Individual/Business:	Business
Bankruptcy Disposition:	A-DISCHARGED CH-11
Current Disposition Date:	15/06/2005
Asset Amount:	\$36,000
Exempt Amount:	\$23,000
Date Verified:	13/05/2005
Date Reported:	15/06/2005
Prior Disposition:	
Comments:	Discharged
Judgment	
Type:	Judgment
Date Filed:	10/13/2005
Case Number:	334456567878
Court Number/Name:	11-Anytime Court House
Court Address:	123 Easy Street Anytown, GA 33333 (555) 555-5555
Plaintiff:	Mr. Plaintiff
Defendant:	Mr. Defendant
Amount:	\$2,500
Status:	T - Satisfied
Satisfied Date:	11/2005
Verified Date:	11/2005
Comments:	Consumer Disputes
Tax Lien 🔊	
Date Filed:	03/2001
Case Number:	334456567878
Court Number/Name:	33- Anycity Court House
Court Address:	123 Easy Street Anytown, GA 33333 (555) 555-5555
Amount:	\$1,500
Class:	County/ City
Date Reported:	25/06/2003
Lien Status:	R - Released

Tax Lien 💿

Date Verified:	05/2003
Comments:	Consumer says never late

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# **Personal Information**

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Melissa Carson Social Security Number: XXX-XX-6789 Age or Date of Birth: March 8, 1977

## **Address Information**

<b>Current/Previous</b>	Street	City	State	Zip	Date Reported
Current	123 PEACHTREE CIRCLE	ATLANTA	GA	30303	07/2006
Former Address 1	123 WYANDHAM CT	BIRMINGHAM	AL	35226	05/2005

## **Other Identification**

You have no other identification on file.

## **Employment History**

Last Reported Employment: FIELD CONSULTANT; LMNOP COMPANY; GA;

## Alert(s)

File Blocked For Promotional Purposes Fraud Alert

**Consumer Statement** The following Consumer Statement was added on 05/2007 and will expire on 05/2008:

CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME (206) 555-5555 EVENING (206) 555-6666

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# **Dispute File Information**

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit https://www.ai.equifax.com

To check the status or view the results of your dispute please visit https://www.ai.equifax.com

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