



HOW TO READ YOUR EQUIFAX CREDIT REPORT

Start here!

EQUIFAX CREDIT REPORT™ FOR JANE DOE

SECTION TITLE:

- Credit Summary
- Account Information
- Inquiries
- Negative Information
- Personal Information

DESCRIPTION:

- Summary of account activity
- Detailed account information
- Companies that have requested or viewed your credit information
- Bankruptcies, liens, garnishments and other judgments
- Personal data, addresses, employment history

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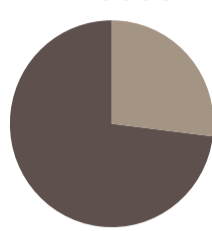
Provides you with the sections of your report and the order in which they will appear

CREDIT SUMMARY

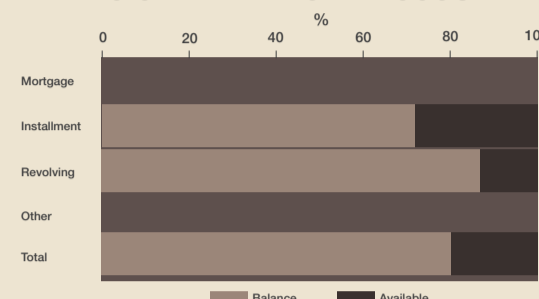
ACCOUNTS

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	1	\$4,000	\$0	\$5,500	73%	\$64	1
Revolving	2	\$1,968	\$32	\$2,000	98%	\$51	2
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	3	\$5,968	\$32	\$7,500	80%	\$115	3

DEBT BY ACCOUNT TYPE



DEBT TO CREDIT RATIO BY ACCOUNT TYPE



OVERVIEW OF ACCOUNTS

Provides a synopsis of all open accounts, organized by type

Pay special attention to Total Number, Balance, and Credit Limit columns

Your debt to credit ratio is your Balance divided by your Credit Limit. The higher the decimal the more credit you've used.

ACCOUNT INFORMATION

ACCOUNT AGE

Length of credit history	8 years, 8 months
Average Account Age	4 years, 11 months
Oldest Account	CITICARDS CBNA
Most Recent Account	CAPITAL ONE

INQUIRIES - Requests for your Credit History

Inquiries in the last 2 years	3
Most Recent Inquiry	AMERICAN EXPRESS

POTENTIALLY NEGATIVE INFORMATION

Public Records	0
Negative Accounts	3
Collections	0

ACCOUNT SUMMARY

This section divides your accounts by type: Mortgage, Installment and Revolving

Pay close attention to the summary of potentially negative information

MORTGAGE ACCOUNTS

You have no mortgage accounts

INSTALLMENT ACCOUNTS

OPEN ACCOUNTS

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
US Department of ED PO Box 111 Utica, NY 13504	7240845432218XXX	05/01/2010	\$4,000	01/01/2015		PAYS AS AGREED	

ACCOUNT OWNER: Individual Account TERM DURATION: 120 months DATE OF LAST PAYMENT: 01/04/2014

HIGH CREDIT: \$5,500 SCHEDULED PAYMENT AMOUNT: \$64 TERMS FREQUENCY: Monthly

ACTUAL PAYMENT AMOUNT: \$64 TYPE OF LOAN: Education Loan

PAYMENT HISTORY (81 MONTHS)	OCT	NOV	DEC
2014	*	*	*

CLOSED ACCOUNTS

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
US Department of ED PO Box 111 UTICA, NY 13504	29374359210432XXX	01/13/2005	\$0	04/01/2010		PAYS AS AGREED	

ACCOUNT OWNER: Individual Account TERM DURATION: 60 months DATE OF LAST PAYMENT: 01/01/2015

HIGH CREDIT: \$7,500 SCHEDULED PAYMENT AMOUNT: \$59 TERMS FREQUENCY: Monthly

ACTIVITY DESCRIPTION: Paid ACTUAL PAYMENT AMOUNT: \$59 TYPE OF LOAN: Education

PAYMENT HISTORY (81 MONTHS)	JAN	FEB	MAR
2010	*	*	*

INSTALLMENT ACCOUNTS

Accounts with a fixed payment for a fixed period of time

Examples: Student or Auto loans

ACCOUNT BREAKDOWN

Each account type is divided into two subsections: Open and Closed Accounts

Make sure all accounts listed are accurate and belong to you

You will see an 81 month-by-month breakdown on your report

REVOLVING ACCOUNTS

OPEN ACCOUNTS

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Bank of America PO Box 98225 El Paso, TX 79998	438299921232XXX	01/01/2011	\$975	01/01/2015		PAYS AS AGREED	\$1,000

ACCOUNT OWNER: Individual Account DATE OF LAST PAYMENT: 12/2014 SCHEDULED PAYMENT AMOUNT: \$21

ACTUAL PAYMENT AMOUNT: \$25 DATE OF LAST ACTIVITY: 12/2014 MONTHS REVIEWED: 48

TYPE OF LOAN: Credit Card

PAYMENT HISTORY (81 MONTHS)	OCT	NOV	DEC
2014	*	*	*

CLOSED ACCOUNTS

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Capital One PO Box 30253 Salt Lake City, UT 84130	3384532509753XXX	01/09/2012	\$769	10/01/2014		PAYS AS AGREED	

ACCOUNT OWNER: Individual Account DATE OF LAST PAYMENT: 08/2014 SCHEDULED PAYMENT AMOUNT: \$47

DATE CLOSED: 09/2014 DATE OF LAST ACTIVITY: 08/2014 MONTHS REVIEWED: 32

TYPE OF LOAN: Charge Account COMMENTS: Consumer disputes after resolution, Account closed by credit grantor

PAYMENT HISTORY (81 MONTHS)	JUL	AUG	SEPT
2013	*	*	*

REVOLVING ACCOUNTS

Accounts with a pre-approved credit limit where what you pay is based on what you use.

Example: Credit cards and debit cards

ACCOUNT DETAILS

Always check your account details and pay specific attention to any comments written

PAYMENT HISTORY KEY

*	30	60	90	120	150
Pays as Agreed	30-59 days late	60-89 days late	90-119 days late	120-149 days late	150-179 days late
180	CA	F	VS	R	CO
180+days late	Collection Account	Foreclosure	Voluntary Surrender	Repossession	Charge Off

LEGEND

Watch out for any symbol other than '*' when reviewing your account information

INQUIRIES

INQUIRIES THAT MAY IMPACT YOUR CREDIT RATING

AMERICAN EXPRESS PO Box 121 Salt Lake City, UT 84130 (800) 555-5555
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INQUIRIES THAT DO NOT IMPACT YOUR CREDIT RATING

CITIBANK PO Box 888 Red Rock, OK 74651 (800) 555-5555
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INQUIRIES ON YOUR REPORT

"Hard" inquiries that remain on your credit report for up to 2 years

"Soft" inquiries that do not affect your credit score

NEGATIVE ACCOUNTS

CLOSED ACCOUNTS

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Capital One PO Box 30253 Salt Lake City, UT 84130	222460281743XXX	03/01/2010	\$770	04/06/2013		PAYS AS AGREED	\$800

ACCOUNT OWNER: Individual Account TYPE OF ACCOUNT: Revolving DATE OF LAST PAYMENT: 04/2013

SCHEDULED PAYMENT AMOUNT: \$47 DATE CLOSED: 04/2013 HIGH CREDIT: \$964

TERMS FREQUENCY: Monthly BALANCE: \$770 DATE OF LAST ACTIVITY: 04/2013

MONTHS REVIEWED: 25 ACTIVITY DESCRIPTION: Closed TYPE OF LOAN: Charge Account

COMMENTS: Consumer disputes after resolution, Account closed by credit grantor

PAYMENT HISTORY (81 MONTHS)	JAN	FEB	MAR
2013	30	*	*

ACCOUNTS IN BAD STANDING

Make sure all accounts listed are accurate and belong to you

On any account listed in this section always check the comments

Ensure that payment status is accurate

COLLECTIONS

You have no collections

YOUR INFORMATION

Make sure all personal information listed is accurate

PERSONAL INFORMATION

NAMES REPORTED: Jane Doe	SSN: 555-55-5555	AGE OR DATE OF BIRTH: 08/24/1980
ADDRESS INFORMATION: Current: 123 East Front Street, Anytown, NY Former Address 1: 88 Main Street, Anytown, NY	Dates Reported: Last reported 01/03/2015 Dates Reported: Last reported 03/01/2013	
EMPLOYMENT HISTORY: Employer Name: We Build For You	Location: New York, NY	