



HOW TO READ YOUR EXPERIAN CREDIT REPORT

Start here!

PERSONAL CREDIT REPORT FROM EXPERIAN FOR

NAME: Jane Doe

REPORT NUMBER: 0552-1330-55

REPORT DATE: 01/01/2015

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- Contact Us
- Potentially Negative Items
- Accounts in Good Standing
- Requests for your credit history
- Personal Information

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- Provides you with the sections of your report and their order
- Pay specific attention to Potentially Negative Items

POTENTIALLY NEGATIVE ITEMS OR ITEMS FOR FURTHER REVIEW

PAYMENT HISTORY LEGEND

OK Current	30 30 days late	60 60 days late	90 90 days late	120 120 days late	150 150 days late	180 180 days late	CRD Creditor received deed	FS Foreclosure started	F Fore-closed
VS Voluntary Surrendered	R Repos-session	PBC Paid by creditor	IC Insurance claim	G Claim filed with gov-ernment	D Defaulted	C Collection	CO Charge off	CLS Closed	ND No Data

LEGEND

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

CREDIT ITEMS

CAPITAL ONE #755000555500****

PO Box 555
Salt Lake City, UT 84130
(800) 555-5555

DATE OPENED: 01/2012	TYPE: Charge Card	STATUS DETAILS: Updated in Jan 2013
REPORTED SINCE: 02/2012	TERMS: NA	CREDIT LIMIT/ORIGINAL AMOUNT: \$800
DATE OF STATUS: 01/2013	MONTHLY PAYMENT: \$47	HIGH BALANCE: \$964
LAST REPORTED: 01/2014	RESPONSIBILITY: Individual	RECENT BALANCE: \$769 as of 01/2014
YOUR STATEMENT: Item disputed by consumer	RECENT PAYMENT: \$0	CREDITOR'S STATEMENT: Account closed

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 creditor's statement
- If you disputed the account, make sure your statement is present

PAYMENT HISTORY	JAN CLS	DEC OK	NOV 30
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ACCOUNT HISTORY

30 days past due as of November 2013, June 2013

BALANCE HISTORY

Jan 2014: \$805 / January 2, 2014 / \$49 / \$100
Dec 2013: \$867 / December 13, 2013 / \$35 / \$35
Nov 2013: \$759 / November 7, 2013 / \$60 / \$50

DETAILED BREAKDOWN

- Review the account history section to quickly identify months with payment issues
- Ensure the balance history is accurate

ACCOUNTS IN GOOD STANDING

BANK OF AMERICA #431000555500****

PO Box 111
El Paso, TX 79998
(800) 555-5555

DATE OPENED: 07/05/2013	TYPE: Credit Card	STATUS DETAILS: Open/Never late
REPORTED SINCE: 08/2013	TERMS: N/A	CREDIT LIMIT/ORIGINAL AMOUNT: \$1,000
DATE OF STATUS: 01/2015	MONTHLY PAYMENT: \$21	HIGH BALANCE: \$1,279
LAST REPORTED: 01/2015	RESPONSIBILITY: Individual	RECENT BALANCE: \$975 as of 01/2015
RECENT PAYMENT: \$25		

PAYMENT HISTORY	DEC OK	NOV OK	OCT OK
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BALANCE HISTORY

Dec 2014: \$720 / December 8, 2014 / \$36 / \$36
Nov 2014: \$722 / November 13, 2014 / \$25 / \$60
Oct 2014: \$759 / October 7, 2014 / \$86 / \$134

ACCOUNTS FREE OF NEGATIVE ITEMS

- Make sure all accounts listed are accurate and belong to you
- You will see an 81 month-by-month breakdown

RECORD OF REQUESTS FOR YOUR CREDIT HISTORY

INQUIRIES SHARED WITH OTHERS

AMERICAN EXPRESS
PO BOX 121
EL PASO, TX 79998
(800) 555-5555

INQUIRIES SHARED WITH ONLY YOU

CITIBANK
PO BOX 888
SIOUX FALLS, SD 57117
(800) 333-3333

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

PERSONAL INFORMATION

NAMES: Jane Doe

NAMES IDENTIFICATION #: 555-55-5555

YEAR OF BIRTH: 1980

EMPLOYERS: We Build For You

TELEPHONE NUMBERS: (555) 555-5555 Cellular

ADDRESS: 123 East Front Street, Anytown, NY
ADDRESS IDENTIFICATION #: 123 123 1231
TYPE OF RESIDENCE: Apartment complex

ADDRESS: 50 South Main Road, Anytown, NY
ADDRESS IDENTIFICATION #: 123 456 6211
TYPE OF RESIDENCE: Apartment complex

YOUR INFORMATION

- Make sure all personal information listed is accurate