



HOW TO READ YOUR TRANSUNION CREDIT REPORT

Start here!

PERSONAL INFORMATION

SSN: 555-55-5555 DATE OF BIRTH: 08/24/1980

NAMES REPORTED: Jane Doe

ADDRESSES REPORTED: 123 East Front Street, Anytown, NY DATE REPORTED: 01/03/2015

TELEPHONE NUMBERS REPORTED: 555-555-5555

EMPLOYMENT DATE REPORTED:

EMPLOYER NAME: We Build For You LOCATION: New York, NY DATE VERIFIED: 01/01/2012

YOUR INFORMATION

Make sure all personal information listed is accurate

ACCOUNT INFORMATION

RATING KEY

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Un-known	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Fore-closure

YOUR ACCOUNTS

Watch for symbols to the right of 'OK' when reviewing your account information

ADVERSE ACCOUNTS

CAPITAL ONE #755000555500****

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

ACCOUNTS IN BAD STANDING

Make sure all accounts listed are accurate and belong to you

DATE OPENED: 01/01/2012 DATE UPDATED: 02/11/15 PAY STATUS: Current; Paid or Paying as agreed

RESPONSIBILITY: Individual Account PAYMENT RECEIVED: \$0

ACCOUNT TYPE: Revolving Account LAST PAYMENT MADE: 01/01/2015 TERMS: \$47 per month, paid Monthly

LOAN TYPE: Charge Account DATE CLOSED: 02/15/2015 (Maximum delinquency of 30 days in 12/2014 & 01/2015)

CREDIT LIMIT: Credit limit of \$800 from 12/2010 to 1/2015

Ensure that pay status is accurate

In your credit report you will also see a month-by-month breakdown. Check for accuracy.

	02/2015	01/2015	12/2014
RATING	OK	30	30

ACCOUNTS IN GOOD STANDING

Make sure all accounts listed are accurate and belong to you

Ensure that pay status is accurate

SATISFACTORY ACCOUNTS

BANK OF AMERICA #431000555500****

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

DATE OPENED: 01/01/2012 DATE UPDATED: 02/05/15 PAY STATUS: Current; Paid or Paying as agreed

RESPONSIBILITY: Individual Account PAYMENT RECEIVED: \$150

ACCOUNT TYPE: Revolving Account LAST PAYMENT MADE: 01/21/2015 TERMS: \$21 per month, paid Monthly

LOAN TYPE: Credit Card

CREDIT LIMIT: Credit limit of \$1,000 from 12/2010 to 02/2015

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

Periodic reviews by companies with whom you have a relationship and do not affect your credit score

REGULAR INQUIRIES

AMERICAN EXPRESS

PO Box 121
Salt Lake City, UT 84130
(800) 555-5555

PERSONAL INQUIRIES

GREAT PLAINS LENDING

PO Box 888
Red Rock, OK 74651
(800) 555-5555

ACCOUNT REVIEW INQUIRIES

T-MOBILE

12920 SE 38th St
Bellevue, Washington 98006
(800) 555-5555