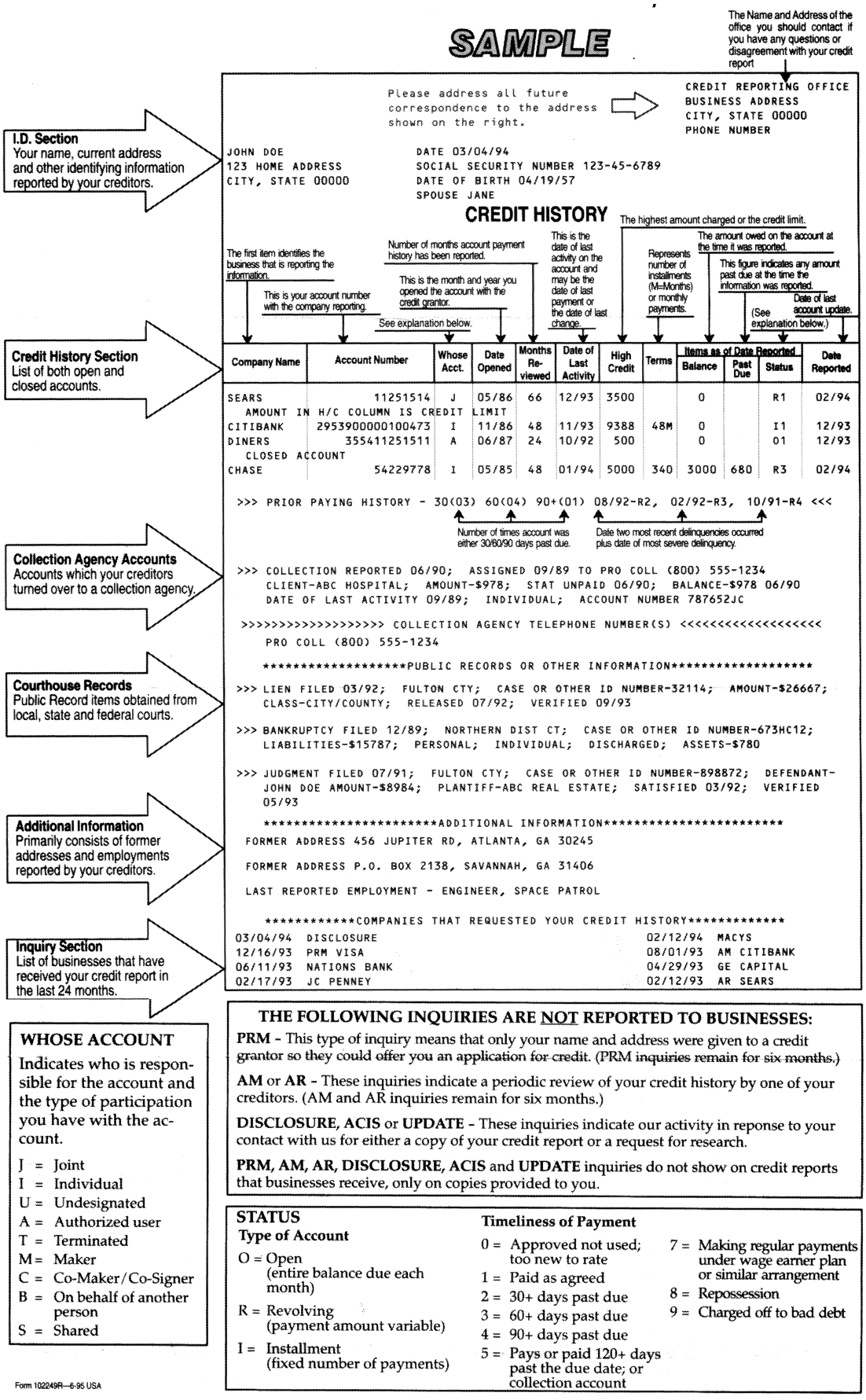
SAMPLE
The Name and Address of the office you should contact if you have any questions or disagreement with your credit report
Please address all future correspondence to the address shown on the right.
CREDIT REPORTING OFFICE
BUSINESS ADDRESS
CITY, STATE 00000
PHONE NUMBER
I.D. Section
Your name, current address and other identifying information reported by your creditors.
JOHN DOE
123 HOME ADDRESS
CITY, STATE 00000
DATE 03/04/94
SOCIAL SECURITY NUMBER 123-45-6789
DATE OF BIRTH 04/19/57
SPOUSE JANE
CREDIT HISTORY
The highest amount charged or the credit limit.
The first item identifies the business that is reporting the information.
Number of months account payment history has been reported.
This is the date of last activity on the account and may be the date of last payment or the date of last change.
Represents number of installments (M=Months) or monthly payments.
The amount owed on the account at the time it was reported.
This figure indicates any amount past due at the time the information was reported.
This is your account number with the company reporting.
This is the month and year you opened the account with the credit grantor.
See explanation below.
Date of last account update. (See explanation below.)
Credit History Section
List of both open and closed accounts.
Company Name | Account Number | Whose Acct. | Date Opened | Months Re-viewed | Date of Last Activity | High Credit | Terms | Items as of Date Reported: Balance | Past Due | Status | Date Reported
SEARS 11251514 J 05/86 66 12/93 3500 0 R1 02/94
AMOUNT IN H/C COLUMN IS CREDIT LIMIT
CITIBANK 2953900000100473 I 11/86 48 11/93 9388 48M 0 I1 12/93
DINERS 355411251511 A 06/87 24 10/92 500 0 01 12/93
CLOSED ACCOUNT
CHASE 54229778 I 05/85 48 01/94 5000 340 3000 680 R3 02/94
>>> PRIOR PAYING HISTORY - 30(03) 60(04) 90+(01) 08/92-R2, 02/92-R3, 10/91-R4 <<<
Number of times account was either 30/60/90 days past due.
Date two most recent delinquencies occurred plus date of most severe delinquency.
Collection Agency Accounts
Accounts which your creditors turned over to a collection agency.
>>> COLLECTION REPORTED 06/90; ASSIGNED 09/89 TO PRO COLL (800) 555-1234
CLIENT-ABC HOSPITAL; AMOUNT-$978; STAT UNPAID 06/90; BALANCE-$978 06/90
DATE OF LAST ACTIVITY 09/89; INDIVIDUAL; ACCOUNT NUMBER 787652JC
>>>>>>>>>>>>>>>>>> COLLECTION AGENCY TELEPHONE NUMBER(S) <<<<<<<<<<<<<<<<<<
PRO COLL (800) 555-1234
Courthouse Records
Public Record items obtained from local, state and federal courts.
**********PUBLIC RECORDS OR OTHER INFORMATION**********
>>> LIEN FILED 03/92; FULTON CTY; CASE OR OTHER ID NUMBER-32114; AMOUNT-$26667;
CLASS-CITY/COUNTY; RELEASED 07/92; VERIFIED 09/93
>>> BANKRUPTCY FILED 12/89; NORTHERN DIST CT; CASE OR OTHER ID NUMBER-673HC12;
LIABILITIES-$15787; PERSONAL; INDIVIDUAL; DISCHARGED; ASSETS-$780
>>> JUDGMENT FILED 07/91; FULTON CTY; CASE OR OTHER ID NUMBER-898872; DEFENDANT-
JOHN DOE AMOUNT-$8984; PLANTIFF-ABC REAL ESTATE; SATISFIED 03/92; VERIFIED
05/93
Additional Information
Primarily consists of former addresses and employments reported by your creditors.
**********ADDITIONAL INFORMATION**********
FORMER ADDRESS 456 JUPITER RD, ATLANTA, GA 30245
FORMER ADDRESS P.O. BOX 2138, SAVANNAH, GA 31406
LAST REPORTED EMPLOYMENT - ENGINEER, SPACE PATROL
Inquiry Section
List of businesses that have received your credit report in the last 24 months.
**********COMPANIES THAT REQUESTED YOUR CREDIT HISTORY**********
03/04/94 DISCLOSURE
12/16/93 PRM VISA
06/11/93 NATIONS BANK
02/17/93 JC PENNEY
02/12/94 MACYS
08/01/93 AM CITIBANK
04/29/93 GE CAPITAL
02/12/93 AR SEARS
WHOSE ACCOUNT
Indicates who is responsible for the account and the type of participation you have with the account.
J = Joint
I = Individual
U = Undesignated
A = Authorized user
T = Terminated
M = Maker
C = Co-Maker/Co-Signer
B = On behalf of another person
S = Shared
THE FOLLOWING INQUIRIES ARE NOT REPORTED TO BUSINESSES:
PRM - This type of inquiry means that only your name and address were given to a credit grantor so they could offer you an application for credit. (PRM inquiries remain for six months.)
AM or AR - These inquiries indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for six months.)
DISCLOSURE, ACIS or UPDATE - These inquiries indicate our activity in reponse to your contact with us for either a copy of your credit report or a request for research.
PRM, AM, AR, DISCLOSURE, ACIS and UPDATE inquiries do not show on credit reports that businesses receive, only on copies provided to you.
STATUS
Type of Account
O = Open (entire balance due each month)
R = Revolving (payment amount variable)
I = Installment (fixed number of payments)
Timeliness of Payment
0 = Approved not used; too new to rate
1 = Paid as agreed
2 = 30+ days past due
3 = 60+ days past due
4 = 90+ days past due
5 = Pays or paid 120+ days past the due date; or collection account
7 = Making regular payments under wage earner plan or similar arrangement
8 = Repossession
9 = Charged off to bad debt
Form 102249R—6-95 USA