

# Credit Report

Your Credit Score:

TransUnion

**717**

Experian

**706**

Equifax

**715**

## Personal Information

**NAME:** JOE CREDIT  
**DATE OF BIRTH:** 01/01/1970  
**ADDRESS:** 1234 CREDIT LANE, FINANCE CITY, AA 99999  
**EMPLOYER:** ANY COMPANY

## Summary

	TransUnion	Experian	Equifax
<b>TOTAL ACCOUNTS:</b>	20	21	22
<b>OPEN ACCOUNTS:</b>	7	8	7
<b>CLOSED ACCOUNTS:</b>	13	15	15
<b>DELINQUENT:</b>	0	0	0
<b>DEROGATORY:</b>	0	0	0
<b>BALANCES:</b>	\$1987.00	\$2145.00	\$2145.00
<b>PAYMENTS:</b>	\$321.00	\$433.00	\$433.00
<b>PUBLIC RECORDS:</b>	0	0	0
<b>INQUIRIES (2 YEARS):</b>	1	4	3

## Account History

At-a-glance viewing of your payment history

									
Unknown	Current	30 days Late	60 days Late	90 days Late	120 days Late	150+ days Late	Payment Plan	Repossession Foreclosure	Collection Chargeoff



# Bad Credit History Link Report

**United States**



## **Bad Credit History Link Report:**

The Complete Idiot's Guide to Improving Your Credit Score Lita Epstein, 2007-12-04 Get more with a lower score Credit history can make or break your chances of getting a house an apartment or a loan Now you can stay abreast of your credit score and your future by thoroughly understanding the publicly released FICO number once reserved for lenders and businesses only This invaluable guide busts the credit myths and explains key ways to use credit pay bills pay off debt deal with crisis and avoid scams in order to make the credit score work for you Includes a glossary resource section and sample letters

**Making Sense of Consumer Credit Reports** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013 *Credit Connection: Creating and Sustaining Financial Stability* Claude Davies, Through practical tips expert advice and real life examples this book provides a comprehensive guide to establishing a strong credit history and utilizing it to achieve financial goals From the basics of understanding credit scores to advanced strategies for improving creditworthiness this book equips readers with the knowledge and tools needed to navigate the complex world of credit Whether you are building credit from scratch or repairing past mistakes the valuable insights and actionable steps outlined in this book will empower you to take control of your financial future With chapters on credit basics credit building strategies credit monitoring and responsible credit card use Credit Connection offers a roadmap to financial success and security Learn how to avoid common pitfalls negotiate with creditors and make informed decisions to boost your credit profile

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