

## Reading a Sample Credit Report

This sample report shows what kind of information might appear on your own credit report, also called a consumer disclosure statement, from the 3 major Credit Reporting Agencies (CRA). Your real credit reports will all look a little different. The information in this sample is made up.

SAMPLE CREDIT REPORT	
Report Date: 5/15/2013	Report Number: 123456
<b>PERSONAL CONSUMER INFORMATION</b>	
SSN #: XXX-XX-5789 (Your SSN has been masked for your protection)	
DOB: 01/01/1988	
<b>Names Reported:</b> John Doe John Q. Doe	<b>Telephone Numbers Reported:</b> 555-555-5555 555-123-4567
<b>Addresses Reported:</b> 123 Oak St. Anytown, WI 11111 111 Miller St. Hometown, WI 33333 333 1st St. Townville, WI 22222	<b>Date Reported:</b> 05/02/2013 06/04/2010 03/15/2007
<b>EMPLOYMENT RECORDS</b>	
<b>Employer Name:</b> Doryland Company	<b>Location:</b> Anytown, WI
<b>Date Reported:</b> 04/2013	<b>Hire Date:</b> 07/99-13
<b>PUBLIC RECORDS INFORMATION</b>	
This information was collected from public records sources by Sample Credit Report or a company we hired.	
<b>REGIONAL, FEDERAL, COURT</b> Docket # XY2789 111 Court Street, Capital City, WI 55555	
<b>Account Number:</b> 111001 <b>Type:</b> Chapter 7 Bankruptcy <b>Status:</b> Filed <b>Date Reported:</b> 04/2013 <b>Closing Date:</b> 07/2013	<b>Filed as:</b> Individual Asset <b>Liability:</b> \$35,000 <b>Exempt Amount:</b> \$5,000 <b>Asset Amount:</b> \$10,000 <b>Paid:</b> \$2,000
Estimated month and year that this item will be removed: 04/2020	

### The PERSONAL CONSUMER INFORMATION

includes identification, as well as current and past addresses. This data comes from the information given to creditors.

**TIP:** Make sure this information is correct. A wrong address or phone number could be a mistake – or a sign of identity theft.

### PUBLIC RECORDS INFORMATION

is data collected from court records and is viewed negatively by lenders. This section includes bankruptcies. Other public records for civil judgments and tax liens have recently been removed from credit reports, but could appear in other types of reports.

**NOTE:** A bankruptcy can stay on a credit report for 7-10 years from the date of filing depending on the type of bankruptcy.

- Chapter 7 bankruptcy is reported for 10 years since all debt is discharged.
- Chapter 10 bankruptcy is reported for 7 years since some of the debt is paid back.

# Credit Help Reading Report

**Xiaolong Qi**



## Credit Help Reading Report:

Resources in Education ,1998      **The 1984 Guide to the Evaluation of Educational Experiences in the Armed Services** American Council on Education,1984      The 1980 Guide to the Evaluation of Educational Experiences in the Armed Services: Army American Council on Education,1980      *The Lawyers Reports Annotated, Book 1-70* ,1905      **The Lawyers Reports Annotated** ,1915      **Compilation from the Annual Reports of the Superintendent of Public Instruction of the State of Michigan** Michigan. Department of Public Instruction,1886      Reports of Cases Argued and Determined in the Supreme Court of Ohio Ohio. Supreme Court,1890      *Report of the Trial of the Directors of the City of Glasgow Bank Before the High Court of Justiciary* City of Glasgow Bank. Directors, defendants,1879 Trial for fabricating and falsifying the balance sheet for the year which was issued to the stockholders of the bank      **American Lumberman** ,1906  
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## Decoding **Credit Help Reading Report**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Credit Help Reading Report**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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