

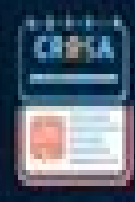
ESSENTIAS OF CONSUMER - AUTO CREDIT

A consumer credit report is a record of a consumer's creditworthiness. It contains information about a consumer's credit history, including credit accounts, credit inquiries, and credit delinquencies. Credit reports are used by lenders to assess a consumer's credit risk and determine whether to approve a loan and what interest rate to charge.

Consumer credit reports are compiled by credit bureaus, which collect information from lenders and other sources. Credit reports are used by a wide range of entities, including lenders, landlords, employers, and insurance companies.

CREDIT CREDITING

- The Consumer Credit Reporting Act (CCRA) is a federal law that governs the collection, dissemination, and use of consumer credit information.
- The CCRA requires credit bureaus to provide consumers with a free credit report each year.



1000 of credit inquiries

The credit score is a numerical representation of a consumer's creditworthiness. It is calculated based on a variety of factors, including the number of credit inquiries, the length of credit history, and the amount of debt.



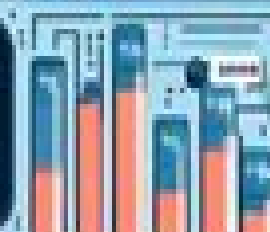
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