

## **HOW TO READ YOUR**

# **Equifax Credit Report**

#### YOUR CREDIT REPORT SUMMARY

#### CREDIT SCORE



Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

#### CREDIT RATING



Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

#### CONTRIBUTING FACTORS



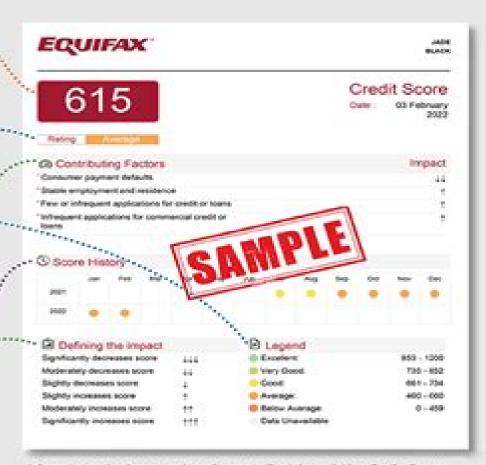
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'impact', the greater the influence of that factor on your score.

#### SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



information on the shown sample credit report will only be available to Equitax Protect subscribers that have subscribed to Equitax Protect products with Monthly Equitax Credit Score and Equitax Score Tracker product features.

# **Need Address For Equifax Credit Report**

**Peter Dale, Helen Jones** 

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checklists and warning notes references and definitions The authors suggest that this useful book can be dipped into at any part of the mortgage process it doesn't need to be read from page one to the end. The extensive table of contents and index will guide you to what you need For the reader's convenience all government and official internet links and all the checklists appear in the appropriate chapters and then they are grouped together in separate appendixes Numerous case studies describe the omissions and pitfalls that face a homebuyer who is blinded by enthusiasm or given good advice by friends and relatives Once you have digested and applied the information in Mortgage Smarts your search for a home should not have any unpleasant financial surprises but a happy ending Mortgage Loan Process, Personal Finance Tips for You Nocita Carter, 2009-05-25 Personal Finance Tips For You provides tips and information on various personal finance topics These tips include the following keeping you out of credit card traps paying yourself first discussing your finances before you get married learn what you should do if you re laid off from your job and many more tips that may be able to help you with staying on track of your personal finances Protect Your Digital Privacy! Glee Harrah Cady, Pat McGregor, 2002 Discusses such electronic privacy concerns as what privacy is how it relates to individuals laws and regulations identity theft monitoring devices and how to protect Internet transactions Finance 101: the Whiz Kid's Perfect Credit Guide Danny Singh, 2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes the most earnings Air Reserve Personnel Update ,2000 <u>Fair Credit Reporting Act</u> United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1992 Your

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