

# SAMPLE CREDIT REPORT

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## PERSONAL INFORMATION

**Name:** John Doe

**Address:** City, State, ZIP code

**Previous Address(es):**

City, State, ZIP code

**Employer Name:** Company 1

**Hired:** 01/2014

**Date of Birth:** January 1, 1970

**Social Security Number:** 000-00-0000

**Phone Number(s):** 111-111-1111

**Position:** Accountant

**Date Reported:** 03/2014

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## PUBLIC RECORDS

Bankruptcy, filed 05/2014, xx District Court Case Number: 000010

Lien, filed 06/2015, Case Number: 000020

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## ACCOUNT INFORMATION

### Collection Account - CAR LOAN

**Creditor:** Jane Doe

**Type of Account:** Individual

**Original Amount:** \$900

**Status:** Collection account,  
\$200 past due as of 04/2018

**Recent Payment:** \$0

**Account Number:** 00000001

**Date Opened:** 01/2014

**Type:** Installment

**Monthly Payment:** N/A

**Account Holder:** John Doe

**Date of Status:** 04/2018

**Terms:** N/A

**Recent Balance:** \$200

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### Accounts in Good Standing - HOME MORTGAGE

**Creditor:** Jane Doe

**Type of Account:** Individual

**Original Amount:** \$165,000

**Status:** Open, never late

**Recent Payment:** \$2,017

**Account Number:** 00000002

**Date Opened:** 03/2016

**Type:** Installment

**Monthly Payment:** \$2,017

**Account Holder:** John Doe

**Date of Activity:** 03/2021

**Terms:** 180 months

**Recent Balance:** \$121,020

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## INQUIRIES

Companies that requested your credit history:

Company A, 06/2014

Company B, 04/2015

Company C, 02/2017

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# New Credit Report Laws

**United States**



## New Credit Report Laws:

Amendments to the Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1990      **Manual of Laws Affecting Federal Credit Unions** ,1978      *Credit reports* United States. Congress. House. Committee on Financial Services,2007      **The Consumer Reporting Reform Act of 1993--S. 783** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1993 Distributed to some depository libraries in microfiche      How To Fix Your Credit Dominique Brown,2014-06-07 Did you know that millions of people are dealing with credit problems today These people aren t just the typical irresponsible people or dead beats that come to mind when you think of credit problems Credit problems exist in all walks of life Nearly 70% of credit reports contain fixable items That means 70% of people are letting their credit report cost them thousands of dollars per year Did you know that a poor credit score can hurt your chances of qualifying for a credit card mortgage or any other kind of loan it can even get in the way of renting an apartment finding a job or reaching your dreams However a bad credit score can always be improved Step by step and in plain English the HOW TO FIX YOUR CREDIT book shows you how to understand improve and protect your credit quickly easily legally and on your own Stop letting your credit score delay your dreams and cost you thousands of dollars      Fair Credit Reporting Act--1973 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs,1973      **Fair Credit Reporting Act -- 1973, Hearings Before the Subcommittee on Consumer Credit of ..., 93-1 on S.2360 ..., October 1, 2, 3, 4, and 5, 1973** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1973      **Fair Credit Reporting, Hearings Before the Subcommittee on Financial Institutions of ..., 91-1 on S. 823 ..., May 19, 23, 1969** United States. Congress. Senate. Committee on Banking and Currency,1969      Understanding Australian Consumer Credit Law CCH Australia, Limited,2011-01-05      *United States Code, 1994 Edition: Organic laws; Title 1-General provisions to Title 6-Surety bonds* United States,1995      **Congressional Record** United States. Congress,2003      **Celebrating Reform 2007** World Bank Group,2007 Celebrating Reform 2007 features successful reforms in the 10 areas covered in the Doing Business reports These cases studies span the globa from Serbia to El Salvador from Egypt to Nigeria and provide lessons on what it takes to succeed      Black News Digest ,      **Global Financial Development Report 2013** World Bank,2012-09-01 This new annual publication from the World Bank Group provides an overview and assessment of financial sector development around the world with particular attention on medium and low income countries      **Nolo's Encyclopedia of Everyday Law** Shae Irving,Nolo Editors,2020-04-01 Everything you ever wanted to know about the law but couldn t afford to ask The law affects practically every aspect of our lives and legal questions come up daily When they do turn to Nolo s Encyclopedia of Everyday Law a handy information packed desk reference Written by Nolo s expert team of attorneys this book answers more than 1 000 of the most frequently asked

questions about everyday legal issues including Credit debt Workplace rights Wills trusts Buying a house Divorce Small claims court Domestic violence Adoption Traffic accidents Inventions Privacy rights Child custody support Elder care Bankruptcy Noisy neighbors Home businesses Name changes Searches seizures Tenant rights Criminal law The 11th edition is completely updated to reflect the latest laws government agency contacts and resources There s also a helpful glossary of legal terms and an appendix on how to do your own legal research      **Secured Transactions Law Reform in Africa**

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