



TransUnion Credit Report

Sandy R Beach

File #: 52431
Customer: 1001

Date: 2/7/2013 11:55:30 AM
User: Jeney

Reported: 2/7/2013

SSN: XXX-XX-6231

Date of Birth: 8/5/1975

Address: 6327 N Kenmore

City/State/Zip: Fantasy Island, IL 60750

Page 1 of 5

Report Detail

Tradeline Overview

Total: 4
Current: 0
Current Neg: 0

Account Status

Total Past Due: \$0
Day 30: 0
Day 60: 0
Day 90: 0
Account Balance: \$10,633
Monthly Payment: \$302
Collections: 0

Credit Line Information

Credit Limit: \$0
High Credit: \$10,000
Real Est. Balance: \$0
Rev. Balance: \$633
Installment Balance: \$10,000
Inquiries: 2
Public Records: 0

Personal Information

Name: SANDY R BEACH

On File Since: 7/31/2009

DOB: 8/5/1975

SSN: XXX-XX-6231

Employment Information

Employer: TEST A
Position: A TESTER

Employer: ST LOUIS METRO PD
Position: PUBLICSAFE

Employer: ABC
Position:

Employer: PFC
Position:

Collections

Transunion One Time Credit Report

**Colonel S. Jamie Gayton, Major Scott P.
Handler**

Transunion One Time Credit Report:

Complete Book of Dirty Little Secrets From the Credit Bureaus Jason Rich, 2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider's guide to credit. Revealing jaw dropping secrets, strategies and tools. Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months. Discover how to increase your credit score, remove incorrect and negative information from your credit reports, rebuild destroyed credit and ultimately save hundreds, possibly thousands of dollars every month. Boost your credit scores and overall rating. Work with collection agencies, creditors and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans and mortgages and start saving. Avoid the most common financial and credit related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. And more. Includes worksheets, exclusive interviews with credit experts and supplemental resources.

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 *Fair Credit Reporting Act* United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1991

The Fair Credit Reporting Act United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs, 1992 **ID Theft** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Technology, Terrorism, and Government Information, 2001

Fighting identity theft United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2003 **Identity Theft** United States. Congress. House. Committee on Energy and Commerce. Subcommittee on Oversight and Investigations, Betsy Broder, 2004 *Give Yourself Credit* Nancy Compton, 2006-05 Do you know the inside secrets to raising a credit score? Do you know how and when to fight a creditor? How to get a collection agency to back down and delete an account? Do you have contact names and telephone numbers including fax numbers and email addresses for major creditors, law firms and collection agencies? If you answered no to even three of these questions, you need to read my new e-book *Give Yourself Credit*. Here is what others are saying about *Give Yourself Credit*: Undoubtedly the most comprehensive study of what actually goes on behind the scenes controlling your FICO scores and credit history, this book should be required reading material by all Mortgage Professionals. Dennis S. Wentworth, President, Dennis Wentworth Training Seminars, Las Vegas, NV **The Bachelor's Guide To Life** Jason Rich, 2005-05

The Bachelor's Guide To Life is jam packed with detailed information and answers to common questions that every single guy has as they strive to achieve happiness and success. Discover the secrets for finding and creating the perfect bachelor pad, dating, personal grooming, managing finances, finding an awesome job, enjoying free time and planning for the future. Read interviews with experts and learn about products and services that can improve the quality of life of any single guy. *The Bachelor's Guide To Life* is ideal for college students.

recent graduates guys who are recently divorced singly guys looking to improve their lives and metrosexuals everywhere

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Child Identity Theft Robert P. Chappell Jr., 2012-12-21 Child identity theft is the fastest growing type of identity theft a crime that affects some 10 million people annually Each year more than 500 000 children are affected by identity theft half of them under age six Countless other cases go unreported because the thief is a relative or parent of the victim This devastating crime can wreak havoc on a child s future opportunities it can be difficult to prove and even harder to undo the damage that has been done Child Identity Theft speaks to parents everywhere the majority of whom have no idea that their children s identities have become such prime targets for thieves and criminals Here a veteran law enforcement professional and expert in child identity theft offers parents educators law enforcement officials and others who care for or work with children an inside look at the ways in which children are vulnerable to identity thieves Chappell presents the vital information in a question and answer format offering not just information about how child identity theft happens but also how to prevent it from happening and what to do if it does Among other things Child Identity Theft explains how a loophole in the national credit reporting system allows criminals to target innocent children for their creditworthiness the variety of forms that child identity theft can take the hidden techniques that thieves use to gain children s identities and personal information which children are at a higher risk for identity theft and how an increasing number of child identity thefts are perpetrated by parents and relatives This book reveals the reality of child identity theft and the steps we all should take to protect our children and ourselves How many victimized children are out there out there waiting to be discovered Has your child been victimized One hopes not but if so this book will give you the tools to find out and get help

Credit Repair Kit For Dummies Stephen R. Bucci, 2008-08-06 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in Credit Repair Kit For Dummies 2nd Edition You ll find out

everything you need to know about creating a solid plan to get your credit back on track You ll discover how to find your credit report review all of the information in it and learn how you can repair and spruce it up You ll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time You ll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce unemployment and student loans You will find out how to safe guard your identity so that other people don t damage your credit Find out how to Take charge of your credit Get help from credit counselors Request copies of your credit report Know how to interpret your credit report and credit score Avoid foreclosure Communicate with collectors lawyers and the courts Manage medical debt Safe guard your identity Complete with lists of ten tips to avoid identity theft and reduce damages ten ways you can prevent foreclosure ten methods for establishing and improving credit and ten strategies for handling financial emergencies Credit Repair Kit For Dummies 2nd Edition is your one stop guide to improving and maintaining your credit score and protecting your identity Note CD ROM DVD and other supplementary materials are not included as part of eBook file *Guide to Personal Financial Planning for the Armed Forces* Colonel S. Jamie Gayton, Major Scott P.

Handler, 2012-10-01 Complete information and advice on personal finances and important decisions tailored to members of the armed forces **Consumer Action Handbook** Barry Leonard, 2008-09 Contents Part I Be a Savvy Consumer General Buying Tips Banking Cars Credit Education Employment Food and Nutrition Healthcare Housing Insurance Internet Investing Phones Protect Your Identity Protect Your Privacy Shopping from Home Telemarketing and Unwanted Mail Travel TV Utilities Wills and Funerals Part II Filing a Complaint Contact the Seller Contact Third Parties Report Fraud and Safety Hazard Sample Complaint Letter Part III Key Consumer Resources Part IV Consumer Assistance Directory Illustrations

Make Your Paycheck Last Jason R. Rich, 2004-01-15 Here is the ideal financial resource for students recent graduates newlyweds young professionals single parents the recently divorced recent retirees and anyone seeking to take charge of their finances If most or all of your paycheck seems to disappear by the time your monthly expenses are paid or you are in serious debt this book will help you Millions of people are living paycheck to paycheck with little or no savings and no game plan for changing their financial predicament This book with contributions from real financial experts is for every one of them It is an easy to read straightforward information packed book for the financially unsophisticated that offers step by step directions and dozens of strategies for Developing and implementing a custom tailored budget Setting and achieving personal and family financial goals Cutting everyday living expenses Reducing and eventually eliminating debt Saving money every month Earning more money Planning for the future Ultimate First Time Home Buyer Guide Gerald Tribuzio, 2013-02 In today s real estate market the road to homeownership is a tough one and you can t afford to make a wrong move and ruin your chances of achieving the American dream of owning a home The Ultimate First Time Home Buyer Guide will tell you why owning a home is better than renting what exact steps you need to take in buying your first home how

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Debt David Trahair,2012-01-06 As the majority of Canadians are now spending much more than they make their debt levels are reaching crisis proportions Excluding mortgage debt the average Canadian owes over 25 000 in consumer debt which poses massive risks not only for the individuals carrying that financial load but for our entire financial system In *Crushing Debt* bestselling author David Trahair Enough Bull warns Canadians that consumer debt is becoming an urgent problem but one that can be solved Trahair clearly outlines the evils of debt and how easy it is for debt to spiral out of control with examples of real life stories of debt disasters If you are a Canadian who is already struggling with debt *Crushing Debt* will motivate you to face your financial problems and will show you step by step the most appropriate solution to getting out of your personal debt hell Filled with proven advice *Crushing Debt* is a call to action on an urgent and debilitating problem for far too many Canadians *Protecting Privacy and Preventing the Misuse of Social Security Numbers* United States.

Congress. House. Committee on Ways and Means. Subcommittee on Social Security,2001 **Stolen Lives** John D.

Sileo,2006-03 Will Your Life Get Stolen Not if you learn to think like a spy Preventing identity theft is quick and easy if you make privacy an everyday habit Think like a spy and discover how to Save time and money by using common sense solutions Protect your trash mail computer wallet home brain Be safer by using a step by step prevention calendar Prioritize prevention to protect the most important data first Evaluate risky situations and scams before they bite Simplify your identity and your life Implement a backup plan to guarantee financial health Access free prevention and recovery resourcesJohn Sileo experienced *Stolen Lives* firsthand In 2003 he was the victim of two separate forms of identity theft with a total dollar impact of 300 000 During a two year fight to recover his reputation and credit John became an expert at ID theft prevention and mitigation strategies He speaks professionally to associations corporations and consumers on issues of identity theft data

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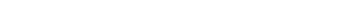
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