

Sample Credit Report

Directions:

You will find a sample credit report from Experian® on the following pages. Carefully read and analyze the report.

1. Check the credit score, what category does it belong (very poor, poor, fair, good, excellent)?
2. What are the factors contributing to the current credit score?
3. How many installment accounts and revolving accounts does the person have? What are they?

Sample Credit Report



Experian Credit Report and VantageScore®

Personal Information

Best Name	Other Name(s)	Social Security Number
JONATHAN QUINCY CONSUMER	JACK CONSUMER; JOHN SMITH	SSN MATCHES
Best Address	Other Address(es)	
32 BROOK ST PATCHOGUE, NY 11772-3825	555 N 1ST ST NEW HYDE PARK, NY 11040-2819	PO BOX 276 NEW HYDE PARK, NY 11040-0248
Best Employer	Other Employer	
DEX MEDIA	DEX	

Credit Score

Score & Risk Model	Score Factors
723	1. TOTAL OF ALL BALANCES ON BANK CARD OR REVOLVING ACCOUNTS IS TOO HIGH 2. YOUR LARGEST CREDIT LIMIT ON OPEN BANKCARD OR REVOLVING ACCT IS TOO LOW 3. YOU HAVE TOO MANY INQUIRIES ON YOUR CREDIT REPORT. 4. THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN LIMITS
VantageScore® 3.0 (Score range: 300-850)	

Account History

Real Estate Accounts

GREENPOINT MORTGAGE																																														
Open Date		Original Amount					Past Due					Scheduled Payment					Current Balance																													
02/15/2002		\$157,500										\$2,659					\$10,336																													
Account Condition: Open																																														
Payment Status: Current																																														
Payment History:		(Up to 25 months)																																												
		Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar																				
		13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11																				
		C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C																					

Installment Accounts

BPD INTERNATIONAL BK																																															
Open Date		Original Amount					Past Due					Scheduled Payment					Current Balance																														
02/15/2010		\$13,523										\$300					\$6,622																														
Account Condition: Open																																															
Payment Status: Current/was 30 days past due																																															
Payment History:		(Up to 25 months)																																													
		Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb																					
		13	13	12	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11																					
		C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C																						

JAGUAR CREDIT

JAGUAR CREDIT																																															
Open Date		Original Amount					Past Due					Scheduled Payment					Current Balance																														
02/28/2009		\$20,376																																													
Account Condition: Paid/zero balance																																															
Payment Status: Current																																															
Payment History:		(Up to 25 months)																																													
		Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb																					
		12	12	11	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10																					
		B	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C																						

Sample Credit Report

Revolving Accounts

HSBC/RS

Open Date	Credit Limit	High Balance	Past Due	Scheduled Payment	Current Balance
12/26/2010	\$10,000	\$9,126		\$179	\$5,829
Account Condition:	Open				
Payment Status:	Current/was 30 days past due				
Payment History: (Up to 25 months)	Mar 13 Feb 13 Jan 13 Dec 12 Nov 12 Oct 12 Sep 12 Aug 12 Jul 12 Jun 12 May 12 Apr 12 Mar 12 Feb 12 Jan 12 Dec 11 Nov 11 Oct 11 Sep 11 Aug 11 Jul 11 Jun 11 May 11 Apr 11 Mar 11	C C			

BAC/FLEET-BKCARD

Open Date	Credit Limit	High Balance	Past Due	Current Balance
07/11/2002	\$5,950	\$6,544		
Account Condition:	Paid/zero balance			
Payment Status:	Current			
Payment History: (Up to 25 months)	Mar 05 Feb 05 Jan 05 Dec 04 Nov 04 Oct 04 Sep 04 Aug 04 Jul 04 Jun 04 May 04 Apr 04 Mar 04 Feb 04 Jan 04 Dec 03 Nov 03 Oct 03 Sep 03 Aug 03 Jul 03 Jun 03 May 03 Apr 03 Mar 03	B C C C B C		

Inquiries

Date	Business	Reason
02/01/2013	GLENOAK VILLAGE OWNER	Unknown - Credit Extension, Review, Or Collection
01/28/2013	TD BANK N.A.	Unknown - Credit Extension, Review, Or Collection
01/20/2013	EQUIFAX MORTGAGE SERVI	Real Estate Specific Type Unknown
11/01/2012	GLENOAK VILLAGE OWNER	Unknown - Credit Extension, Review, Or Collection
10/20/2012	EQUIFAX MORTGAGE SERVI	Real Estate Specific Type Unknown
11/15/2011	MORTGAGE REPORTERS	Automated Mortgage Report

Public Records

Liens

HENRY CO SUPERIOR

Type / Status:	State tax lien	
Filing Date:	02/09/2010	Amount: \$400
Status Date:	02/09/2010	

Civil Actions

CLAYTON CO MAGISTRATE

Type / Status:	Judgment	
Filing Date:	03/09/2013	Amount: \$800
Status Date:	03/09/2013	Plaintiff --- PLAINTIFF NAME HERE ---

CLAYTON CO MAGISTRATE

Type / Status:	Judgment	
Filing Date:	02/09/2010	Amount: \$500
Status Date:	02/09/2010	Plaintiff --- PLAINTIFF NAME HERE ---

Bankruptcies

US BKPT CT GA ATLANTA

Type / Status:	Bankruptcy chapter 13-dismissed	
Filing Date:	06/05/2010	Liability: \$0
Status Date:	06/21/2012	Assets: \$0

US BKPT CT GA ATLANTA

Type / Status:	Bankruptcy Chapter 13-petition filed	
Filing Date:	05/26/2008	Liability: UNK
Status Date:	05/26/2008	Assets: \$0