

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 VantageScore® 3.0 (Score range: 300-850)	<ol style="list-style-type: none"> 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

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										Account Type:		Conventional Real Estate Loan, Including Purchase Money First												
Payment Status:	Current										Account Terms:		20 Year												
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	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										Account Type:		Secured Loan												
Payment Status:	Current/was 30 days past due										Account Terms:		60 Month												
Payment History: (Up to 25 months)	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	Feb 11
	C	C	C	C	C	C	C	C	C	C	C	C	1	-	C	C	C	C	C	C	C	C	C	C	C

JAGUAR CREDIT

Open Date					Original Amount					Past Due					Current Balance										
02/28/2009					\$20,376																				
Account Condition:	Paid/zero balance										Account Type:		Auto Lease												
Payment Status:	Current										Account Terms:		36 Month												
Payment History: (Up to 25 months)	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 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	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										Account Type:				Revolving Charge Account										
Payment Status:	Current/was 30 days past due										Account Terms:				Revolving										
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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	1	C	C	C	C	C	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												Account Type:		Credit Card, Terms REV										
Payment Status:		Current												Account Terms:		Revolving										
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	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	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