

CREDIT REPORT – FOR CONSUMER USE

(CREDIT BUREAU)	DATE THIS REPORT PRINTED:
	SOCIAL SECURITY NUMBER:
	ESTIMATED BIRTH DATE:
	YOU HAVE BEEN IN OUR FILES SINCE:
	AKA:
	PHONE:
CONSUMER REPORT FOR:	
FORMER ADDRESSES REPORTED:	
EMPLOYMENT DATA REPORTED:	
(COMPANY NAME)	(COMPANY NAME)
(COMPANY ADDRESS)	(CITY)
POSITION:	POSITION:
SALARY:	DATE REPORTED:
DATE REPORTED:	

YOUR CREDIT INFORMATION

THE FOLLOWING ITEMS OBTAINED FROM PUBLIC RECORDS APPEAR ON YOUR REPORT. YOU MAY BE REQUIRED TO EXPLAIN PUBLIC RECORD ITEMS TO POTENTIAL CREDITORS. ANY BANKRUPTCY INFORMATION WILL REMAIN ON YOUR REPORT FOR 10 YEARS FROM THE DATE OF FILING. ALL OTHER PUBLIC RECORD INFORMATION, INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION, REMAIN FOR 7 YEARS.

DOCKET:	PAID CIVIL JUDGMENT
PLAINTIFF:	ENTERED:
PLAINTIFF ATTORNEY:	AMOUNT:
STATE:	PAID
	LIAB:

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN <BRACKETS> FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

(CREDITORS NAME) <ADVERSE INFORMATION>	(ACCOUNT #)	(TYPE OF ACCOUNT)
VERIF'D:	BALANCE:	PAY TERMS:
UPDATED:	MOST OWED:	CREDIT LIMIT:
OPENED:	PAST DUE:	
CLOSED:		
STATUS AS OF MTH/YEAR:		

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION.

(CREDITORS NAME)	(ACCOUNT #)	(TYPE OF ACCOUNT)
UPDATED:	BALANCE:	PAY TERMS:
OPENED:	MOST OWED:	
CLOSED:		
STATUS AS OF MTH/YEAR:		
(ACCOUNT INFORMATION)		

CONSUMER STATEMENT:

SPECIAL MESSAGES:

THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF YOUR CREDIT REPORT. THEIR INQUIRES REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU CONSUMER DISCLOSURE" INQUIRIES ARE NOT VIEWED BY CREDITORS).

DATE	INQUIRY TYPE	SUBSCRIBER NAME
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THE FOLLOWING COMPANIES DID NOT GET YOUR FULL REPORT, BUT INSTEAD RECEIVED ONLY YOUR NAME AND ADDRESS INFORMATION FOR THE PURPOSE OF MAKING YOU A CREDIT OFFER, OR TO REVIEW YOUR ACCOUNT. THEIR INQUIRIES ARE NOT SEEN BY CREDITORS.

DATE	SUBSCRIBER NAME
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IF YOU BELEIVE ANY OF THE INFORMATION IN YOUR CREDIT REPORT IS INCORRECT, PLEASE LET US KNOW. PLEASE ADDRESS ALL CORRESPONDENCE REGARDING YOUR CREDIT REPORT TO:

(CREDIT BUREAU)

Credit Report for Consumer Use - Links

CONSUMER REPORT FOR: Verifies the consumer's identification. Includes name, plus any aliases; current address and date reported; up to two previous addresses, social security number; and if available, date of birth, telephone number, most current employer, one previous employer, including addresses, position, income and date employment was verified, reported and/or hired

PUBLIC RECORDS Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from country, state, and federal courts and provides notification of:

- Civil judgments or tax liens reported for the consumer over the past 7 years.
- Bankruptcies the consumer has filed during the past 10 years.
- Public record information includes the source, type of public record, date the public record was reported to the credit bureau, any liabilities, court location, any assets and the date the public record was paid (if applicable). Also lists the docket number, the plaintiff and attorney involved in the case.

(CREDITORS NAME) Name of the creditor who supplied your credit information to the credit bureau.

<ADVERSE INFORMATION> How the creditor reports your account to the credit bureau.

Examples include:

- Paid Profit and Loss (Company wrote off the account to profit and loss)
- The Following Item Is Suppressed (Information received from creditor arrived incomplete, credit bureau will update record when they receive the rest of the information, usually within one week)
- Collection Record (Account went to collections)

STATUS AS OF MTH/YEAR: How the account was settled.

Examples include:

- Paid Charge Off as Bad Debt (Company charged off account as a bad debt)
- Paid Collection (Account went to collections, consumer paid)
- Paid as Agreed (Consumer paid account according to terms)
- Will have information on how the consumer paid on the account.

(TYPE OF ACCOUNT) Describes the type of account consumer has with creditor.

Examples include:

- Revolving Account/Charge Account (Account where additional purchases may be made, finance charges can be assessed on any outstanding balance and can be paid in full at any time)
- Installment account (Loan or account in which a specific amount is borrowed for a specific period of time)
- Individual Account (Consumer has sole responsibility for the account)
- Authorized Account (Consumer was given authority to use account by a second party)
- Joint Account (Consumer and a second party share responsibilities for the account)

(ACCOUNT INFORMATION) Information on how the consumer is paying on the account.

CONSUMER STATEMENT: The statement becomes a permanent part of the credit record and will be included with all other information given out at the time your credit record is requested. The statement should indicate why a particular entry does not fairly or accurately reflect the situation it reports.

SPECIAL MESSAGES: Highlights specific credit file conditions. Examples include:

- **TRANS ALERT** message appears when the consumer's address, social security number or surname does not match what is on file; or when a minimum of four inquiries have been made against the file within the last 60 days.
- **HAWK** messages appear if address, phone number or social security number have been used in suspected fraudulent activity; or if the information is inappropriate on an application, such as a commercial or institutional address; or if the social security number has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration

INQUIRY TYPE The type of inquiry the subscriber made. Examples include:

- Individual (Consumer only)
- Participant (Consumer with a second party)

SUBSCRIBER NAME The name of subscriber who requested a copy of the consumers credit report.

(CREDIT BUREAU) Credit bureau the consumer received credit report from. Includes complete address and telephone number.