

How to Read Your Credit File

This section includes your name, current and previous addresses and other identifying information reported by creditors.

This section includes public record items obtained from local, state and federal courts.

This section includes accounts that creditors have turned over to a collection agency.

This section contains both open and closed accounts.

- 1 The credit grantor reporting the information.
- 2 The account number reported by the credit grantor.
- 3 See explanation below.
- 4 The month and year the credit grantor opened the account.
- 5 Number of months account payment history has been reported.
- 6 The date of last payment, change or occurrence.
- 7 Highest amount charged or the credit limit.
- 8 Number of installments or monthly payment.
- 9 The amount owed as of the date reported.
- 10 The amount past due as of the date reported.
- 11 See explanation below.
- 12 Date of last account update.

This section includes a list of businesses that have received your credit file in the last 24 months.

Please address all future correspondence to:

Credit Reporting Agency
Business Address
City, State 00000

SAMPLE CREDIT FILE

Personal Identification Information

Your Name
123 Current Address
City, State 00000
Social Security #: 123-45-6789
Date of Birth: April 10th, 1940
Previous Address(es)
456 Former Rd. Atlanta, GA 30000
P.O. Box XXXX Savannah, GA 40000
Last Reported Employment: Engineer, Highway Planning

Public Record Information

Lien Filed 03/93; Fulton CTY; Case or Other ID Number-32114; Amount-\$26667; Class-State; Released 07/93; Verified 07/93
Bankruptcy Filed 12/92; Northern District Ct; Case or Other ID Number-673HC12; Liabilities-\$15787; Personal; Individual; Discharged; Assets-\$780
Satisfied Judgment Filed 07/94; Fulton CTY; Case or Other ID Number-898872; Defendant-Consumer; Amount-\$8984; Plaintiff-ABC Real Estate; Satisfied 03/95; Verified 05/95

Collection Agency Account Information

Pro Coll (800) xxx-xxxx

Collection Reported 05/96; Assigned 09/93 to Pro Coll (800) XXX-XXXX Client - ABC Hospital; Amount-\$978; Unpaid; Balance \$978; Date of Last Activity 09/93; Individual Account; Account Number 787652JC

Credit Account Information

Company Name	Account Number	Whose Acct	Date Opened	Months Reviewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Past Due	Status	
Department St.	32514	J	10/86	36	9/97	\$950		\$0		R1	10/97
Bank	1004735	A	11/86	24	5/97	\$750		\$0		I1	4/97
Oil Company	541125	A	6/86	12	3/97	\$500		\$0		O1	4/97
Auto Finance	529778	I	5/85	48	12/96	\$1100	\$50	\$300	\$200	I5	4/97

Previous Payment History: 3 Times 30 days late; 4 Times 60 days late; 2 Times 90+ days late
Previous Status: 01/97 - I2; 02/97 - I3; 03/97 - I4

Companies that Requested your Credit File

09/06/97 Equifax - Disclosure 08/27/97 Department Store
07/29/97 PRM Bankcard 07/03/97 AM Bankcard
04/10/97 AR Department Store 12/31/96 Equifax - Disclosure ACIS 123456789

Whose Account

Indicates who is responsible for the account and the type of participation you have with the account.

J = Joint
I = Individual
U = Undesignated
A = Authorized User
T = Terminated
M = Maker
C = Co-Maker/Co-Signer
B = On behalf of another person
S = Shared

Status Type of Account

O = Open (entire balance due each month)
R = Revolving (payment amount variable)
I = Installment (fixed number of payments)

Timeliness of Payment

0 = Approved not used; too new to rate
1 = Paid as agreed
2 = 30+ days past due
3 = 60+ days past due
4 = 90+ days past due
5 = Pays or paid 120+ days past the due date; or collection account
7 = Making regular payments under wage earner plan or similar arrangement
8 = Repossession
9 = Charged off to bad debt

The following inquiries are NOT reported to businesses:

PRM - This type of inquiry means that only your name and address were given to a credit grantor so they could offer you an application for credit. (PRM inquiries remain on file for 12 months.)

AM or AR - These inquiries indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain on file for 12 months.)

EQUIFAX, ACIS or UPDATE - These inquiries indicate Equifax's activity in response to your request for either a copy of your credit file or a request for research.

PRM, AM, AR, Equifax, ACIS, Update and INQ - These inquiries do not appear on credit files businesses receive, only on copies provided to you.