



Sample Credit Report

SAMPLE CREDIT REPORT

Report Number: 123456

Report Date: 5/10/2018

PERSONAL CONSUMER INFORMATION

SSN #: XXX-XX-6789 (Your SSN has been masked for your protection)

DOB: 01/01/1988

Names Reported:

John Doe

John Q. Doe

Telephone Numbers Reported:

555-555-5555

555-123-4567

Addresses Reported:

123 Oak St. Anytown, WI. 11111

111 Miller St. Hometown, WI. 33333

333 1st St. Townville, MN. 22222

Date Reported:

08/02/2013

06/06/2010

03/15/2007

EMPLOYMENT RECORDS

Employer Name: Dairyland Company

Date Reported: 09/2013

Location: Anytown, WI

Hire Date: 07/2013

PUBLIC RECORDS INFORMATION

This information was collected from public records sources by Sample Credit Report or a company we hired.

REGIONAL FEDERAL COURT Docket # XYZ789

111 Court Street, Capital City, WI 55555

Account Number: ***9514

Type: Chapter 7 Bankruptcy

Status: Filed

Date Reported: 04/2013

Closing Date: 07/2013

Filed as: Individual Account

Liability: \$35,000

Exempt Amount: \$5,000

Asset Amount: \$10,000

Paid: \$2,000

Estimated month and year that this item will be removed: 04/2023

https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_ymyg_a-financial-empowerment-toolkit.pdf





ADVERSE ACCOUNTS

Adverse information typically remains in your file for up to 7 years from the date of delinquency.

American Hospital Collections Acct #: 10254688
PO Box 999, Townsburg, WI 11111
(555) 123-1234

Date Placed for Collection: 07/01/2016	Balance: \$0
Responsibility: Individual Account	Date Paid: 11/14/2016
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account paid in full; was a Collection<
Original Amount: \$302	Date Updated: 02/01/2017
Original Creditor: REGIONAL HOSPITAL OP (Medical/Health Care)	

Remarks: >Paid Collection<
Estimated month and year that this item will be removed: 1/2023

Urgent Care Collections Acct #: 1234XYZ9
999 Business Road, Hometown, MN 11111
(555) 555-9999

Date Placed for Collection: 02/15/2013	Balance: \$0
Responsibility: Individual Account	Date Paid: 06/2013
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account included in Bankruptcy; was a Collection<
Original Amount: \$8023	Date Updated: 08/01/2013
Original Creditor: EMERGENCY HOSPITAL (Medical/Health Care)	

Remarks: >Account included in Bankruptcy<
Estimated month and year that this item will be removed: 1/2020

All American Collections Acct #: 000999ZZ
888 Industry Drive, Maintown, TX 00000
(555) 555-6789

Date Placed for Collection: 03/30/2013	Balance: \$0
Responsibility: Individual Account	Date Paid: 06/2013
Type: COLLECTION AGENCY/ ATTORNEY	Pay Status: >Account included in Bankruptcy; was a Collection<
Original Amount: \$1500	Date Updated: 07/15/2013
Original Creditor: KWIK KASH LOANS	

Remarks: >Account included in Bankruptcy<
Estimated month and year that this item will be removed: 2/2020





SATISFACTORY ACCOUNTS

Code	OK =paid as agreed	X =not reported	30/60/90 = days late	Blank =no data available
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Automobile Finance Inc. Acct #: 70705606
 456 Drivers Lane, Big City, IL 66666
 (555) 555-9876

Date Opened: 03/22/2016
Responsibility: Individual Account
Account Type: Installment Account
Type: Automobile
Pay Status: Current; Paying as Agreed

Balance: \$6,580
Last Payment Made: 05/01/2018
Payment Received: \$240
High Balance: \$12,400
Terms: \$240 per month; paid Monthly for 60 months

Remark: Open; one 30-day late payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	X	OK	OK	OK							
2017	OK	X	OK	OK	OK							
2016					OK	30	OK	OK	OK	OK	OK	OK

Convenient Credit Card Acct #: XXXXX3333
 PO Box 2233, Great Prairie, ND 77777
 1-800-555-2233

Date Opened: 11/02/2015
Responsibility: Joint Account
Account Type: Revolving Account
Type: CHARGE ACCOUNT
Pay Status: Current; Paying as Agreed

Balance: \$387
Last Payment Made: 05/02/2018
Payment Received: \$48
High Balance: \$723
Credit Limit: \$1,000
Terms: Paid Monthly

Remark: Open; never late

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	OK	OK	OK	OK							
2017	OK	OK	OK	OK								
2016	OK	X	OK	OK	OK	OK						
2015												OK





Module C: APPLICATION PROCESS

SATISFACTORY ACCOUNTS

Code	OK =paid as agreed	X =not reported	30/60/90 = days late	Blank =no data available
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Student Loan Services Acct #: XXXXX-6299
 PO Box 67890, Centralville, MD 88888
 1-800-555-2999

Date Opened: 08/22/2009
Responsibility: Individual Account
Account Type: Installment Account
Type: STUDENT LOAN
Pay Status: Current; Paying as Agreed

Balance: \$2,765
Last Payment Made: 05/01/2018
Payment Received: \$115
High Balance: \$10,000
Terms: \$115 per month; paid Monthly for 120 months

Remark: Open; never late

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2018	OK	OK	OK	OK	OK							
2017	OK	OK	OK	OK								
2016	OK	OK	OK	OK								
2015	OK	OK	OK	OK								
2014	OK	OK	OK	OK								

Major Utilities #: 888-9000
 PO Box 1234, Hometown, WI 33333
 1-800-555-6666

Date Opened: 06/01/2010
Responsibility: Individual Account
Account Type: Open Account
Type: UTILITY COMPANY
Pay Status: Closed; Paid as Agreed

Balance: \$0
Last Payment Made: 07/01/2013
Payment Received: \$85
High Balance: \$155
Terms: Paid Monthly
Date Closed: 07/01/2013

Remark: Account closed at consumer's request

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
2013	OK											
2012	OK	OK	OK	OK								
2011	OK	OK	OK	OK								
2010						X	OK	OK	OK	OK	OK	OK



CREDIT INQUIRIES

REGULAR INQUIRIES

Regular inquiries are posted when someone accesses your credit information from Sample Credit Reports. These inquiries will remain on your credit file for up to 2 years.

Convenient Credit Card

PO Box 2233, Great Prairie, ND 77777
1-800-555-2233

Requested on: 11/18/2017

Inquiry Type: Individual

A1 Insurance Coverage

1234 Business Park Road, Townsquare, IL 66666
(555) 555-1111

Requested on: 10/01/2017

Inquiry Type: Individual

Automobile Finance Inc.

456 Drivers Lane, Big City, IL 66666
(555) 555-9876

Requested on: 03/22/2016

Inquiry Type: Individual

ACCOUNT REVIEW INQUIRIES

The companies listed below received your name, address, and other limited information in order to make an offer of credit or insurance. These inquiries are not seen by anyone but you and do not affect your score.

Payless Insurance Company

999 Circle Drive, Townville, IL 66666
(555) 555-1111

Requested on: 03/01/2018

ChargeMore Credit Card

444 Lake St., Lake City, ND 88888
(555) 555-9652

Requested on: 12/01/2017

Sample Credit Report Company

Annual free consumer report provided

Requested on: 10/10/2017

PERSONAL CONSUMER STATEMENT

I had a bad accident in 2013 and couldn't work. I filed for bankruptcy in 2013 because of medical bills.

