



Online Personal Credit Report from Experian for

Experian credit report prepared for JOHN Q CONSUMER Your report number is 1562-0640-65 Report date: 02/24/2011	Index: - Contact us - Potentially negative items - Accounts in good standing - Requests for your credit history - Personal information - Important message from Experian - Know your rights
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Report number:

You will need your report number to contact Experian online, by phone or by mail.

Index:

Navigate through the sections of your credit report using these links.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we generally do not collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included in your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Potentially negative items:

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Contact us

[back to top](#)

Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport.

You may also contact us by mail at:

NCAC
 P.O. Box 9701
 Allen, TX 75013

Or, by phone at:
 1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

Potentially Negative Items or items for further review

[back to top](#)

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Status:

Indicates the current status of the account.

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK

Address: 123 MAINTOWN S BUFFALO , NY 10000	Identification Number: 1	Plaintiff: ANY COMMISSIONER O.
Status: Civil claim paid.	Status Details: This item was verified and updated in Apr 2007.	
Date Filed: 10/15/2006	Claim Amount: \$200	
Date Resolved: 03/04/2007	Liability Amount: NA	
Responsibility: INDIVIDUAL		



If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

www.experian.com/disputes

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address: 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	Account Number: 1000000....
Status: Paid/Past due 60 days.	

4

Date Opened: 10/2005	Type: Installment	Credit Limit/Original Amount: \$523
Reported Since: 11/2005	Terms: 12 Months	High Balance: NA
Date of Status: 04/2007	Monthly Payment: \$0	Recent Balance: \$0 as of 04/2007
Last Reported: 04/2007	Responsibility: Individual	Recent Payment: \$0

Account History:
60 days as of 12-2006
30 days as of 11-2006

MAIN COLL AGENCIES

Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEWISE CABLE COMM.
Status: Collection account. \$95 past due as of 4-2000.		

Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2005	Terms: NA	High Balance: NA
Date of Status: 04/2005	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2005
Last Reported: 04/2005	Responsibility: Individual	Recent Payment: \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:
Collection as of 4-2005

Accounts in Good Standing

5

[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

AUTOMOBILE AUTO FINANCE

Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998....
Status: Open/Never late.	

Date Opened: 01/2006	Type: Installment	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2006	Terms: 65 Months	High Balance: NA
Date of Status: 04/2007	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2007
Last Reported: 04/2007	Responsibility: Individual	Recent Payment: \$0

MAIN

Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876
Status: Closed/Never late.	

Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/1997	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2006	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2006
Last Reported: 08/2006	Responsibility: Individual	Recent Payment: \$0

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Type:

Account type indicates whether your account is a revolving or an installment account.

Record of Requests for Your Credit History

7

[back to top](#)

Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years so that you will have a record of the companies that accessed your credit information.

The section below lists all of the companies that have reviewed your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that view your credit history.

HOMESALE REALTY CO**Address:**

2000 S MAINROAD BLVD STE
ANYTOWN CA 11111
(555) 555-5555

Date of Request:

07/16/2006

Comments:

Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2008.

M & T BANK**Address:**

PO BOX 100
BUFFALO NY 10000
(555) 555-5555

Date of Request:

02/23/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.

WESTERN FUNDING INC**Address:**

191 W MAIN AVE STE 100
INTOWN CA 10000
(559) 555-5555

Date of Request:

01/25/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.

Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request);
- a static copy of your credit report provided to a subsequent user necessary to complete your mortgage loan application.

These inquiries do not affect your credit score.

MAIN BANK USA**Address:**

1 MAIN CTR AA 11
BUFFALO NY 14203

Date of Request:

08/10/2006

MYTOWN BANK**Address:**

PO BOX 825
MYTOWN DE 10000
(555) 555-5555

Date of Request:

08/05/2006

INTOWN DATA CORPS**Address:**

2000 S MAINTOWN BLVD STE
INTOWN CO 11111
(555) 555-5555

Date of Request:

07/16/2006

Requests for your credit history:

Also called "inquiries," requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

Personal Information

8

[back to top](#)

The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JOHN Q CONSUMER

Name identification number: 15621

JONATHON Q CONSUMER

Name identification number: 15622

J Q CONSUMER

Name identification number: 15623

Social Security number variations:

XXXXX9999

Year of birth:

1959

Spouse or co-applicant:

JANE

Employers:

ABCDE ENGINEERING CORP

Telephone numbers:

(555) 555 5555 Residential

Address: 123 MAIN STREET

ANYTOWN, MD 90001-9999

Address identification number:

0277741504

Type of Residence: Multifamily

Geographical Code: 0-156510-31-8840

Address: 555 SIMPLE PLACE

ANYTOWN, MD 90002-7777

Address identification number:

0170086050

Type of Residence: Single family

Geographical Code: 0-176510-33-8840

Address: 999 HIGH DRIVE APT 15B

ANYTOWN, MD 90003-5555

Address identification number:

0170129301

Type of Residence: Apartment complex

Geographical Code: 0-156510-31-8840

9

Personal information:

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

Address information:

Your current address and previous address(es)

Personal statement:

Any personal statement that you added to your report appears here.

Note - statements remain as part of the report for two years and display to anyone who has permission to review your report.

Your Personal Statement

10

No general personal statements appear on your report.

Important Message From Experian

[back to top](#)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.