



**Online Personal Credit Report from Experian for**

Experian credit report prepared for <b>JOHN Q. CONSUMER</b> Your report number is <b>1562064065</b> Report date: <b>04/24/2012</b>	Index: - <a href="#">Potentially negative items</a> - <a href="#">Accounts in good standing</a> - <a href="#">Requests for your credit history</a> - <a href="#">Personal information</a> - <a href="#">Important message from Experian</a> - <a href="#">Contact us</a>
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**Report number:**  
You will need your report number to contact Experian online, by phone or by mail.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

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

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

**Potentially negative items:**

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

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.

**Potentially Negative Items**

**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**

<b>Address:</b> 123 MAINTOWN S BUFFALO , NY 10000	<b>Identification Number:</b> 1	<b>Plaintiff:</b> ANY COMMISSIONER O.
<b>Status:</b> Civil claim paid.	<b>Status Details:</b> This item was verified and updated in Apr 2012.	
<b>Date Filed:</b> 10/15/2012	<b>Claim Amount:</b> \$200	
<b>Date Resolved:</b> 03/04/2012	<b>Liability Amount:</b> NA	
<b>Responsibility:</b> INDIVIDUAL		

**Status:**  
Indicates the current status of the account.

**Credit Items**

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

**ABCD BANKS**

<b>Address:</b> 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	<b>Account Number:</b> 1000000....	
<b>Status:</b> Paid/Past due 60 days.		
<b>Date Opened:</b> 10/2012	<b>Type:</b> Installment	<b>Credit Limit/Original Amount:</b> \$523
<b>Reported Since:</b> 11/2012	<b>Terms:</b> 12 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 04/2012	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 as of 04/2012
<b>Last Reported:</b> 04/2012	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0



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](http://www.experian.com/disputes)

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

**Account History:**

60 days as of 12-2012  
30 days as of 11-2012

**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 4-2012.

**Date Opened:** 01/2005  
**Reported Since:** 04/2012  
**Date of Status:** 04/2012  
**Last Reported:** 04/2012

**Type:** Installment  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$95  
**High Balance:** NA  
**Recent Balance:** \$95 as of 04/2012  
**Recent Payment:** \$0

**Your statement:** ITEM DISPUTED BY CONSUMER

**Account History:**  
Collection as of 4-2012

Accounts in Good Standing

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**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  
**Reported Since:** 01/2012  
**Date of Status:** 04/2012  
**Last Reported:** 04/2012

**Type:** Installment  
**Terms:** 65 Months  
**Monthly Payment:** \$210  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$10,355  
**High Balance:** NA  
**Recent Balance:** \$7,984 as of 04/2012  
**Recent Payment:** \$0

**MAIN**

**Address:** PO BOX 1234  
FORT LAUDERDALE, FL 10009

**Account Number:** 1234567899876

**Status:** Closed/Never late.

**Date Opened:** 03/1997  
**Reported Since:** 03/2012  
**Date of Status:** 08/2012  
**Last Reported:** 08/2012

**Type:** Revolving  
**Terms:** 1 Months  
**Monthly Payment:** \$0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** NA  
**High Balance:** \$3,228  
**Recent Balance:** \$0 /paid as of 08/2012  
**Recent Payment:** \$0

**Your statement:**  
Account closed at consumer's request

**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.

Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

**HOMESALE REALTY CO**

<b>Address:</b> 2000 S MAINROAD BLVD STE ANYTOWN CA 11111 (555) 555-5555	<b>Date of Request:</b> 07/16/2012
<b>Comments:</b> Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.	

**M & T BANK**

<b>Address:</b> PO BOX 100 BUFFALO NY 10000 (555) 555-5555	<b>Date of Request:</b> 02/23/2006
<b>Comments:</b> Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.	

**WESTERN FUNDING INC**

<b>Address:</b> 191 W MAIN AVE STE 100 INTOWN CA 10000 (559) 555-5555	<b>Date of Request:</b> 01/25/2006
<b>Comments:</b> Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.	

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer 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).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

**MAIN BANK USA**

<b>Address:</b> 1 MAIN CTR AA 11 BUFFALO NY 14203	<b>Date of Request:</b> 08/10/2012
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**MYTOWN BANK**

<b>Address:</b> PO BOX 825 MYTOWN DE 10000 (555) 555-5555	<b>Date of Request:</b> 08/05/2006
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**INTOWN DATA CORPS**

<b>Address:</b> 2000 S MAINTOWN BLVD STE INTOWN CO 11111 (555) 555-5555	<b>Date of Request:</b> 07/16/2006
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**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

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal information 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, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. 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:

999999999

### 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

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### 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

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No general personal statements appear on your report.

## Important Message From Experian

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.

## Contacting Us

Contact address and phone number for your area will display here.