

Credit Report

ATS Transaction #: 700015

Requested by

Landlord	Testing The System	Date requested	Oct 20, 2014
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Input Provided by Landlord

Name	Joe the tenant Jr	Date of Birth	1955-XX-XX
SSN	XXXXXX123		
Current Address	47xx Lighthouse Rd Orlando NH 32808		
Previous Address	(none)		

Consumer Identity provided by Credit Bureau

Names, Aka's & Nicknames	Joe the Tenant, [Similar Name] JOHN Joe Tenant
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Address Information (as reported to credit bureau)

[Jan-2013 to Jun-2014] PO BOX 1425 GONZALEZ FL 32560 [Post Office Box]
[Dec-2014] 47xx Lighthouse Rd Orlando FL 32808 [Multi-family dwelling]

Employment Information (as reported to credit bureau)

[11/2003] AUTO REPAIR PROS:

Inquiries

Dec-2014: BK OF AMER - Bank Credit Cards [BC]

Trade Line

Subscriber	BEALLS DEPARTMENT STOR [DC-Complete Department Stores]		
Account Type	Revolving Charge Account [CHG]		
Status	CLOSED - Transferred [05]		
Amounts	limit=\$400	Balance Amount	
Date Opened	Mar-2001	Balance Date	Dec-2005
Status Date	Dec-2005	Months Reviewed	
Last Payment Date			
Payment History (1)			
Delinq. over 30-60-90 days	0-0-0		

Trade Line

Subscriber	SYNCOBUCP [DC-Complete Department Stores]		
Account Type	Revolving Charge Account [CHG]		
Status	CLOSED - Transferred [05]		
Amounts	limit=\$300	Balance Amount	
Date Opened	Feb-1997	Balance Date	Mar-2005
Status Date	Mar-2005	Months Reviewed	
Last Payment Date			
Payment History (1)			
Delinq. over 30-60-90 days	0-0-0		

Trade Line

Subscriber	CITGO/CBNA [BC-Bank Credit Cards]		
Account Type	Credit Card, Terms REV [CRC]		
Status	CLOSED - Pridesatisfactorily [12]		
Amounts	limit=\$300, high balance=\$145	Balance Amount	
Date Opened	Dec-1994	Balance Date	Aug-2011
Status Date	Aug-2011	Months Reviewed	
Last Payment Date			
Payment History (1)			
Delinq. over 30-60-90 days	0-0-0		
(NO public records found on file)			

Experian Sample Credit Report

richard d. harroch



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Credit Management Kit For Dummies® Stephen R. Bucci, 2011-08-26 The painless way to manage credit in today's financial landscape. People with great credit scores are getting turned down for credit cards and loans for homes and cars. What do they need besides a good score? What are lenders looking for now that they are extremely risk averse? Repairing broken or damaged credit is one thing, but having to meet today's much stiffer credit standards requiring that consumers consistently manage their credit is another thing all together. *Credit Management Kit For Dummies* gives you answers to these questions and insight into these concerns and also walks you down the correct path to credit application approval. You'll discover major changes with the Credit CARD Credit Accountability Responsibility and Disclosure Act provisions and the new Consumer Financial Protection Legislation Agency, the effect of tightened credit markets on those with good marginal or bad credit, new rules and programs including Hope and Government options via the Obama Administration, the best ways to recover from mortgage related credit score hits, tips for minimizing damage after walking away from a home, credit score examples with new ranges and much more. The pros and cons of credit counselors. The quickest and most effective way to undo damage from identity theft. Advice and tips about adding information to a credit report and beefing up thin credit. Guidance for evaluating your Credit Score in today's economy. Fannie Mae's revised guidelines for purchasing mortgages. Information on significant others, boyfriend, girlfriend, spouse and credit and debt sharing. IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation. Not just for those who have bad credit and need to repair it, *Credit Management Kit For Dummies* also serves as an invaluable resource for those with average credit who want or need to manage it to get a job, reduce insurance costs, qualify for banking products and more. *Credit Repair Kit For Dummies* Stephen R. Bucci, 2008-08-06 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in *Credit Repair Kit For Dummies 2nd Edition*. You'll find out everything you need to know about creating a solid plan to get your credit back on track. You'll discover how to find your credit report, review all of the information in it and learn how you can repair and spruce it up. You'll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time. You'll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce, unemployment and student loans. You will find out how to safe guard your identity so that other people don't damage your credit. Find out how to Take charge of your credit. Get help from credit counselors. Request copies of your credit report. Know how to interpret your credit report and credit score. Avoid foreclosure. Communicate with collectors, lawyers and the courts. Manage medical debt. Safe guard your identity. Complete with lists of ten tips to avoid identity theft and reduce damages, ten ways you can prevent foreclosure, ten methods for establishing and improving credit and ten strategies for handling financial emergencies. *Credit Repair Kit For Dummies 2nd Edition* is your one stop guide to improving and maintaining your credit score and protecting your identity. Note CD ROM

DVD and other supplementary materials are not included as part of eBook file

Credit Repair Kit Carlos Santana, 2014-02-25 Born in Puerto Rico and raised in New York of military father travelled the USA South America and Europe Got drafted into the US army Got married and had three children Started management training program with Avco Financial Services helping people get their finances in order Later worked with different banks helping customers achieve their financial goals Started my own mortgage company and later moved to Puerto Rico where I started a successful mortgage company at the same time I was working with Banco Popular helping people get their finances together Now that I m retired and single I serve the American Legion as Post Commander in Caguas PR serving veterans and their families acquired the benefits they deserve from the Veteran Administration

The Complete Credit Repair Kit Brette McWhorter Sember, 2005 With the Complete Credit Repair Kit learn how to keep your creditors from harassing you reduce your monthly payments and lower your debt

Fair Credit Reporting Anthony Rodriguez, Willard Ogburn, 2002 Your Personal Netmoney, 1997

Master Your Debt Jordan E. Goodman, Bill Westrom, 2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

Insider's Guide to Managing Your Credit Deborah McNaughton, 1999-05 Written by a credit expert this guide explains how to use credit as a tool safely and sensibly discussing the different types of credit how to establish a credit history when first starting out the Ten Commandments of Credit how to deal with collection agencies and get our of debt how to reestablish credit after bankruptcy and more Financial worksheets included

RentWise Workbook and Organizer Marilyn Bruin, 2005 Tenant education resource to teach skills for successful home rental experiences Includes information about positive communication with landlords money management locating and maintaining affordable housing and improving

credit and rental histories Designed for use by individuals landlords and trainers who use the RENTWISE curriculum package

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