



American DataBank

How to Read Your Credit File?

EQUIFAX SAMPLE CREDIT FILE

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

Personal Identification Information

Your Name
123 Current Address
City, State 00000
Social Security#: 012-34-5678
Date of Birth: April 13th,1960

Previous Address(es):
820 Sixteenth St, Suite 870,
Denver, CO 80202

Last Reported Employment: Engineer, Highway Planning

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

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 07/99; Fulton CTY; Case or Other ID Number-898872; Defendant-John Consumer; Amount-\$8984; Plaintiff-ABC Real Estate; Satisfied 08/99; Verified 09/99

This section contains both open and closed accounts.

- 1- Credit grantor reporting the information.
- 2- Account number reported by the credit grantor.
- 3- See explanation below.
- 4- Month and year the credit grantor opened the account.
- 5- Number of months account payment history has been reported.
- 6- 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.

Collection Agency Account Information

Pro Coll(800)XXX-XXXX
Collection Reported 05/99; Assigned 09/98 to Pro Coll(800)XXX-XXXX
Client-ABC Hospital; Amount-\$978; Unpaid; Balance \$978 Date of Last Activity 08/98; 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 Rptd.
								Balance	Past Due	Status	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]
Store	3251	J	10/96	36	09/99	\$950		\$0		R1	09/99
Bank	4735	A	11/95	24	05/99	\$750		\$0		I1	04/99
Gas	5411	A	06/96	12	03/99	\$500		\$0		01	09/99
Auto	5297	I	05/95	48	12/98	\$1100	\$50	\$300	\$200	I5	04/99

Previous Payment History: 3 times 30 days late; 4 times 60 days late
Previous Status: 01/99-12; 02/99-13; 03/99-14

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

Companies that Requested your Credit File

09/06/99 Equifax Disclosure
07/29/99 PRM Bankcard
04/10/99 AR Department Store
08/27/99 Department Store
07/03/99 AM Bankcard
12/31/98 Equifax-Update

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

Inquiries NOT reported to business:

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 for twelve months)

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

Equifax, ACIS or Update - These inquiries indicate Equifax a activity in response to your contact with us 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.