

## PERSONAL INFORMATION

The personal information section of your credit report lists some basic information about you. None of the information in this section is included in your credit score calculation. Your name is listed along with any other names you may use and your date of birth. Your current address, previous address and employer information is detailed including the full address and the date that this information was reported.

The data in this section is used to verify your identity or to confirm that the information you provided for an application is accurate.

## SUMMARY

The summary section includes a categorized list of all the accounts on your credit report. This overview allows you to quickly review your credit profile and compare data between the three agencies. The accounts on your credit report are sorted into the following nine categories:

<b>Total Accounts</b>	The total number of accounts - both open and closed - on your credit report.
<b>Open Accounts</b>	The number of accounts listed as “open” on your credit report.
<b>Closed Accounts</b>	The number of accounts listed as “closed” on your credit report.
<b>Delinquent</b>	The number of accounts on your credit report that are currently past-due for payment.
<b>Derogatory</b>	The number of accounts on your credit report that are negatively impacting your credit score.
<b>Balances</b>	The total amount of debt that you owe for all open and closed accounts on your credit report.
<b>Payments</b>	The total amount you owe in monthly payments for all the accounts on your credit report.
<b>Public Records</b>	The number of public records listed on your credit report. This category includes bankruptcy filings, court judgments and tax liens.
<b>Inquiries</b>	The number of inquiry records on your credit report from the last 2 years. These records are placed when your data is checked by a financial institution for the purpose of an application for new credit. Checking your own credit does not cause this type of inquiry to be reported and does not harm your credit score.

## ACCOUNT HISTORY

The account history section of your credit report gives detailed information about the credit accounts in your name. Credit accounts are divided into five categories—real estate, installment, revolving, collection and other:

<b>Real Estate</b>	First and second mortgage loans
<b>Installment</b>	Accounts comprised of fixed terms with regular payments, such as a car loan.
<b>Revolving</b>	Revolving Accounts with opened terms with varying payments, such as a credit card account.

<b>Collection</b>	Accounts seriously past due that have been assigned to an attorney or collection agency.
<b>Other</b>	Accounts where the exact category is unknown. This could include 30-day accounts, such as an American Express.
<p>Your credit report lists a summary of the details and terms for each account. This summary includes information about the account number, condition, balance, type and pay status for each account. The summary for collection records is slightly different (see below). The following information is for real estate, installment, revolving and other type records:</p>	
<b>Creditor name</b>	The official account name. This name may be different than you expect if your account is managed by a larger financial corporation, such as MBNA.
<b>Account #</b>	An identifying number for your account. Typically, this would be a credit card number for a credit card account or a loan identification number for a mortgage. A portion of the number is hidden for security reasons. A partial account number is all that is needed to file a dispute about the record.
<b>Condition</b>	The account's status as open or closed, according to the most recent update from your creditor.
<b>Balance</b>	The amount you presently owe on the account, based on the last reported activity. Very recent activities may not yet have appeared in the bureaus' computer system, so this balance may be a few days out-of-date.
<b>Type</b>	The account's specific type. Some common types are real estate, automobile, educational and credit card accounts.
<b>Pay Status</b>	The account's payment status, according to the most recent update from your creditor.
<b>Past Due</b>	The amount of payment overdue as of the most recent reported activity. Very recent payments may take a few days to appear on your credit report.
<b>High Balance</b>	The most you have ever owed on this account. In the case of a credit card, this is the highest balance you've ever charged. For a mortgage, it is the initial amount of the mortgage.
<b>Terms</b>	This is the number of payments you have scheduled with a creditor. Most commonly this applies to loan accounts. For example, an auto loan may have repayment plan scheduled over 36 months and a home loan may have a repayment plan scheduled over 360 months.
<b>Limits</b>	For a credit card or other revolving account, this is the maximum amount you are approved to borrow.
<b>Payment</b>	This is the minimum amount you are required to pay each month toward the account.
<b>Opened</b>	The date the account was opened.
<b>Reported</b>	The last date when any activity for this account was shown. Activities include payments, credit card billings and changes in your terms. Very recent activity may not yet show on your account, since it takes time for it to appear in the credit reporting agency's system.
<b>Responsibility</b>	This indicates your responsibility for the account. For example individual, joint or co-signer.

<b>Late Payments</b>	A summary of your 30, 60 and 90 day late payments over the past 7 years. Please note that the figures in the seven year history include any late payments shown in the two-year history.
<b>Remarks</b>	Notes about the status or condition of your account.
<b>Creditor Name</b>	The official name of the company that is currently collecting the debt.
<b>Account Number</b>	An identifying number for your account with the collection agency. This is not the same as the account number on your original debt.
<b>Original Creditor</b>	The name of the original creditor where you accumulated your debt. This could be an account that is listed on your credit report (such as a credit card) or an account that is not listed on your report (such as a library, video rental or cell phone company). If this creditor was a medical office, the name may be masked for your privacy.
<b>Responsibility</b>	This indicates your responsibility for the account. For example individual, joint or co-signer.
<b>Condition</b>	The current status of your collection record. For example open, closed or paid.
<b>Original Balance</b>	The amount of debt owed on the original account before it was transferred.
<b>Date Opened</b>	The date the account was transferred to the collection agency.
<b>Date Reported</b>	The date of the collection agency's last update to this account record.
<b>Remarks</b>	Notes about the account as reported to each credit reporting agency. For example, this section may note that the collector has been unable to locate you or that you have not yet paid the debt.

## PUBLIC INFORMATION

The public information section of your credit report includes publicly available information affecting your credit.

<b>Bankruptcy</b>	A legal filing that relieves a person of responsibility for all or some of their debts because they are unable to pay.
<b>Tax Lien</b>	A claim filed by a local, state or federal tax agency against a person who owes back taxes.
<b>Legal Item</b>	A general filing. This is most commonly a judgment against you in civil action.
<b>Marital Item</b>	A legal filing related to a marital or divorce issue.
<b>Financial Counseling</b>	A public record indicating that a person has participated in financial counseling.
<b>Financial Statement</b>	A type of lien filed by a creditor against a person's property. This can be filed when a loan is secured against personal property.
<b>Foreclosure</b>	A record indicating that a mortgaged property has been taken over by the creditor because the borrower has defaulted on the loan.
<b>Garnishment</b>	A record indicating a court order to withhold some or all of a person's wages to repay a debt owed to a creditor.

## INQUIRIES

The inquiry section of your credit report includes businesses that have checked your credit in the last two years. When creditors and lenders review your credit data for the purpose of an application, a "hard inquiry" is listed on your credit report.

Each inquiry lists the creditor's name, date and the credit bureau that processed the request. Inquiries are only recorded on the credit file maintained by the agency that processed the request.

Checking your own credit data or subscribing to a credit monitoring service does not cause a hard inquiry to be recorded and will not damage your credit score.

## CREDITOR CONTACTS

The creditor contact section lists the name and contact information for each creditor that appears on your credit report. Each creditor's address is listed to the right of the creditor's name. When available, a phone number is listed for the creditor. Creditors without listed numbers can be contacted by mail.