

Credit Report



From: 10/10/2023d	Customer Number: 1536457	Phone Number: (123) 345 6789
Until: 11/08/2023	Customer Name: Jane Doe	Address: 256 Lexington Tennessee

Credit Summary

Your Equinox Credit Summary contains information in your credit file that is crucial in determining your credit standing. Lenders view positively the individuals with a range of credit accounts that have a record of on-time payments.

Account Type	Total Number	Balance	Credit Limit	Status	Monthly Payment Amount	Accounts With Balance
Mortgage	1	\$123,021	\$113,021	Open, Never Late	\$3753	1
Credit Installments	3	\$26,643	\$23,578	Open, Never Late	\$350	3
Car Loans	1	\$15,750	\$11,256	Open, Never Late	\$200	1
Total	5	\$165,414	\$147,855	Open, Never Late	\$4303	5

Debt By Account Type



Account Age

It is a great idea to keep your oldest credit account open because a high average account age demonstrates stability to lenders.	
Length of Credit History	10 Years, 11 Months
Average Account Age	7 years, 2 months
Oldest Account	CAPITAL BANK USA (Opened 12/14/2012)
Most Recent Account	BELLS FARGO (Opened 05/08/2019)

Inquiries and Requests For Credit History

Numerous inquiries on your credit report might make you appear risky to lenders. Only seek new credit when you truly need it. Inquiries in the last 24 months:

	ABC Mortgage Services	01/24/2022
	Blue Hill Lending Co.	05/21/2023

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Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 **Kiplinger's Personal Finance** , 2005-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **An Overview of the Credit Reporting System** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2015 , **Oversight of Telemarketing Practices and the Credit Repair Organizations Act (CROA)** United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 2012 **Contemporary Business** Louis E. Boone, David L. Kurtz, Michael H. Khan, Brahm Canzer, 2019-12-09 Contemporary Business Third Canadian Edition is a comprehensive introductory course Rooted in the basics of business this course provides students a foundation upon which to build a greater understanding of current business practices and issues that affect their lives A wide variety of global issues ideas industries technologies and career insights are presented in a straightforward application based format Written in a conversational style and edited for plain language Contemporary Business ensure readability for all students including students for whom English is their second language The goal of this course is to improve a student s ability to evaluate and provide solutions to today s global business challenges and ultimately to thrive in today s fast paced business environment **Solve Your Money Troubles** Amy Loftsgordon, Cara O'Neill, 2023-07-01 Struggling with debt Find solutions here Conquering overwhelming debt starts with understanding your options Solve Your Money Troubles gives you the tools you need to get your finances back on track Learn how to stop debt collector harassment cold negotiate down your debt with creditors reduce your student loan payments and create a healthy financial plan that you can live with Solve Your Money Troubles helps you handle the big issues too Find out how to stop a wage garnishment from leaving you penniless get your car back after a repossession prevent a foreclosure by applying for a loss mitigation program respond to an action if you get sued and decide if it s time to wipe the slate clean by filing for bankruptcy In addition to up to date legal information you ll find practical tools such as sample creditor letters and budgeting worksheets **First Credit Cards and Credit Smarts** Ann Byers, 2009-08-15 Today the average person cannot buy a car or a house without borrowing money Many people cannot go to college unless they have loans Even small purchases if made online require a credit card Borrowing or credit is a fact of modern life Students learn about the ways to take control of credit making it work for them This compelling book about credit and credit card smarts provides a thorough explanation of secured and unsecured credit the types of accounts calculating interest understanding statements choosing the right card traps and trip ups fees billing cycles minimum payments balance transfers and cash advances Readers will learn about credit scores and credit reports whether they are a good credit risk The book describes the steps readers can take in guarding their credit and personal information and the

steps that need to be taken if ID theft happens to them **2011 Consumer Action Handbook** U.S. Services Administration,2011-02 Use this guide to help with consumer purchases problems and complaints Find consumer contacts at hundreds of companies and trade associations local state and federal government agencies national consumer organizations and more **Congressional Record** United States. Congress,2009 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 **Wine & Wealth Volume I: Credit** Sunshine Smith-Williams,2019-04-26 Credit repair is not a quick fix if you are serious about understanding improving and protecting your credit you ll have to make a commitment and then follow the steps discussed in the book Some of these steps require time and hard work to complete others you may have to wait until your finances are under better control before you dive in With each step the author and financial expert will walk you through the various options and warn you away from alternatives that might make your situation worse *101 Law Forms for Personal Use* Nolo Editors,2020-08-25 Reliable legal forms for common personal and family transactionsAt one time or another we all need to get an agreement in writing But where to start 101 Law Forms for Personal Use makes it easy to create legal agreements and organize essential information The plain English instructions will help you Plan your estate Make a simple will and use worksheets to track beneficiaries and assets Delegate authority Create temporary guardianship of a child pet care agreements limited powers of attorney and other essential documents Rent out a place to live Use the rental application move in letter checklist notice of needed repairs and other forms Buy a house Run the numbers with a financial statement and then use the house comparison worksheet moving checklist and other forms Borrow or lend money Prepare a solid legal contract promissory note Included are five forms one for every common borrowing lending situation Sell personal property All the agreements you need to sell a motor vehicle boat or other valuable property 101 Law Forms for Personal Use can also help you settle legal disputes handle personal finances hire household help deal with spammers and telemarketers and much more With Downloadable Forms you can download and customize all of the agreements checklists and other forms in this book details inside **Credit Repair Kit For Dummies** Melyssa Barrett,Stephen R. Bucci,Rod Griffin,2021-01-07 Sensible ways to manage and repair your credit Need a credit makeover You re not alone in the U S outstanding credit card and other types of revolving debt have jumped over 20% in the past decade and millions of Americans are struggling with one or more credit related issues Whether you re just working on improving your score or need some sound advice on how to make debt a thing of the past the latest edition of Credit Repair Kit for Dummies is packed with reliable information for escaping the quicksand and taking the concrete steps needed to build up a solid score There are many reasons why you might have a subpar credit score mortgage and auto debt student loans impacts of disasters such as COVID 19 and even

identity theft This book covers these scenarios and more helping you identify the reasons behind a lower score and providing you with straightforward proven techniques for managing it back to where you want it to be Also included are sample credit reports forms templates and other helpful online tools to use to whip your score into decent shape Add information to your report to beef up a low score Avoid reduce and get rid of mortgage credit card student loan and auto debt Keep a good credit score during a period of unemployment Fight back against identity theft A good credit score is always a great thing to have This book shows you how to put even the worst credit situations behind you and make a poor score just a bad and distant memory

Business Basics for Dentists James L. Harrison, David O. Willis, Charles K. Thieman, 2023-09-21 Business Basics for Dentists Concise yet comprehensive overview of business management principles tailored for dental practices with strategies to apply the core concepts to achieve success Rather than presenting a rote checklist of steps for success Business Basics for Dentists Second Edition describes business economic marketing and management principles and explains how to apply them to dental practice Now fully updated throughout this book provides the essential elements of a business course management principles economics business finance and financial analysis without getting bogged down in too much detail Dental students and new practitioners will learn how to use the core strategic and operational business philosophies to develop an effective dental practice The business management principles are related to various aspects of running and managing a dental practice including office communications billing inventory and marketing All aspects of practice transition are approached including career opportunities buying a practice starting a new practice multi practitioner arrangements practice valuation and planning and developing a practice The book also covers personal financial planning to ensure that the dentist is also planning for their finances and retirement beyond the bounds of the practice Business Basics for Dentists Second Edition covers Personal money management and insurance needs reducing the personal tax burden estate planning and securing financing Business entities basic economics the legal environment of the dental practice financial statements and business taxes and tax planning Management principles planning the dental practice financial analysis and control in the dental office maintaining production and collections and gaining case acceptance Generating patients for the practice controlling costs promoting staff effectiveness and maintaining daily operations Focusing on the transition period from a dental student through corporate employee to ownership Business Basics for Dentists is a valuable tool for dental students and professionals seeking to further their career path through actionable advice from experts in the field

The Complete Guide to Your Personal Finances Online Tamsen Butler, 2011 With the growth of the Internet the personal finance industry has boomed allowing individuals who previously had no control of their money to take the reins and start banking investing and controlling funds online without the need for pricey professional help In a recent report Fiserv estimates that 72.5 million households use online banking and the number of people paying their bills online has grown to 36.4 million households In fact 200 million people now do their banking on their mobile phones according to a Juniper Research report

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Identity Uprising Jeffrey Allan, 2009-12-07 **Real Estate Investing For Dummies** Eric Tyson, Robert S. Griswold, 2025-01-15

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