

Open Accounts
 Closed Accounts
 Credit Summary



Your Credit Report Overview

A credit report and credit history are valuable tools that lenders use when determining if they will extend you credit or your credit-worthiness. Lenders typically look for scores that are higher versus lower. It's important to maintain a close eye on your credit report to ensure all reported information is accurate. In the event that there is a negative or erroneous item on your credit report then there are several ways you can contact the reporting credit bureau to have the item investigated or removed.

Pay close attention to items that were reported a few years ago as they may be outdated or obsolete when attempting to secure credit. Credit history is not just about getting started with your loan or credit card application.

Account	Total Number	Balance	Available	Credit Limit	Date in Credit Status	Monthly Payment Due
Mortgage	1	\$156,856	N/A	N/A	N/A	\$0
Installment	1	\$1,506	N/A	\$16,000	7%	\$0
Revolving	5	\$25	\$1,230	\$1,204	7%	\$0
Other	1	18	\$18	N/A	N/A	\$0
Total	8	\$1,451	N/A	\$20,000	7%	\$0

Inquiries Related to Your Credit History

In the past 2 years: 4
 In the past 12 months: 1

\$741.52	\$2,412.00	\$2,412.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00

Annual Cedit Report

Padhraic Smyth

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name Padhraic Smyth.

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Personal Credit Guide , Basic Budget Establishment and Maintenance: Book 2 for Teens and Young Adults Ronald Hudkins,2015-02-04 The book Basic Savings and Checking Account Guidance For Teens and Young Adults is designed specifically for the younger generation that grew up in U S households with parents who did not set up good financial management lifestyles The practical knowledge provided here is a realistic tool for understanding money management that points independent young people in the right financial direction This targeted financial advice explains savings and checking accounts in a clear logical sequence emphasizing a true understanding of needed financial decisions It outlines the outcomes that could result if someone continues making misdirected impulsive or uneducated monetary decisions **Oversight of Telemarketing Practices and the Credit Repair Organizations Act (CROA)** United States. Congress. Senate. Committee on Commerce, Science, and Transportation,2012 **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 **Credit Repair** Amy Loftsgordon,Cara O'Neill,2024-10-29 Improve Your Credit It s generally pretty easy to fall into debt but it can be hard to repay that money Unfortunately the consequences of mounting debt like delinquent bill payments defaults lawsuits repossessions foreclosures and bankruptcy eventually find their way into your credit reports and damage your credit scores Having bad credit can prevent you from getting a mortgage car loan credit card apartment or even a job It can also mean paying more in rates and fees for any loans or credit you can get This thorough easy to follow manual will help you repair your credit and get the financing you deserve Learn the practical measures to raise your credit scores and repair your credit Credit Repair will teach you how to increase your scores by taking simple steps such as removing erroneous information from your credit reports and paying down high loan balances Readers will also learn how to protect their credit by budgeting avoiding problems with credit cards and steering clear of identity theft This book provides helpful tips to people with existing credit problems and can assist those who have thin credit files not much credit history too You ll learn how to build a positive credit history and establish good credit habits Don t wait

to take action Credit Repair will give you the tools you need to develop a plan to improve your credit including strategies and useful information about the process involved in repairing or building your credit

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Fair and Accurate Credit Transactions Act of 2003 L. Richard Fischer, 2004

The Bulletin of the Commercial Law League of America, 1920

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