



**Report Number** 1  
**2818573907**

Personal Credit Report from Experian for  
**John Q. Consumer**

Report Date: 04/12/00

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**Report number:**  
 You will need your report number to contact Experian online, by phone or by mail.

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 Navigate through the sections of your credit report using these links.

**Credit Items**

**BNBUSA/COMPUSA**

**Address:** P O BOX 15519 WILMINGTON, DE 19850  
**Account Number:** 7001306000461...

**Status:** open/past due 30 days. \$20 past due as of 8-1998.

**Status Details:** As of 6-2005, this account is scheduled to go to a positive status.

**Date Opened:** 10/1997  
**Reported Since:** 10/1997  
**Date of Status:** 08/1998  
**Last Reported:** 08/1998

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** 10  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$3000  
**High Balance:** \$3193  
**Recent Balance:** \$0 as of 08/30/1998  
**Recent Payment:** 3193

**Potentially negative items:**  
 Items that creditors may view negatively. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

**CHEVY CHASE FED SAV BANK**

**Address:** 6202 PRESIDENTS COURT FREDERICK, MD 21701  
**Account Number:** 5407301009607...

**Status:** open/past due 60 days. \$96 past due as of 8-1998.

**Status Details:** As of 7-2005, this account is scheduled to go to a positive status.

**Date Opened:** 11/1995  
**Reported Since:** 12/1995  
**Date of Status:** 08/1998  
**Last Reported:** 08/1998

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** 131  
**Responsibility:** Joint

**Credit Limit/Original Amount:** \$1500  
**High Balance:** \$1798  
**Recent Balance:** \$0 as of 08/15/1998  
**Recent Payment:** 1798

**Status details:**  
 Indicates when information will be removed from your credit history.

**CITIBANK PREFERRED VISA**

**Address:** P O BOX 6500 SIOUX FALLS, SD 57117  
**Account Number:** 4271382104687...

**Status:** account charged off/past due 150 days. \$8,486 written off in 8-1998. \$1,538 past due as of 8-1998.


**Status Details:** 4 This account is scheduled to continue on record until 1-2005.

**Date Opened:** 01/1997  
**Reported Since:** 01/1997  
**Date of Status:** 05/1998  
**Last Reported:** 08/1998

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** 0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$8000  
**High Balance:** \$8486  
**Recent Balance:** \$0 as of 08/30/1998  
**Recent Payment:** 8486

**Account History:** Between 3-1998 and 4-1998, your credit limit/high balance was \$8,000  
**Balance History:** \$8337 04/1998  
 \$8171 03/1998

  
 If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

[www.experian.com/disputes](http://www.experian.com/disputes)

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

Accounts in Good Standing

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**Accounts in good standing:**

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

**BB & B**

**Address:**  
2035 WEST 4TH STREET  
TEMPE, AZ 85281

**Account Number:**  
138300759...

**Status:**  
open/never late.

**Status Details:**

**Date Opened:**  
10/1997

**Reported Since:**  
10/1997

**Date of Status:**  
10/1997

**Last Reported:**  
12/1997

**Type:**  
Revolving

**Terms:**  
NA

**Monthly Payment:**  
0

**Responsibility:**  
Individual

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**Credit Limit/Original Amount:**  
NA

**High Balance:**  
\$Unknown

**Recent Balance:**  
\$0/paid as of 12/1997

**Recent Payment:**  
0

**Type:**

Account type indicates whether your account is a revolving or an installment account.

**MACYS NJ NY**

**Address:**  
9111 DUKE BLVD  
MASON, OH 45040

**Account Number:**  
335646403...

**Status:**  
closed/never late.

**Status Details:**  
This account is scheduled to continue on record until 4-2005.

**Date Opened:**  
09/1994

**Reported Since:**  
02/1996

**Date of Status:**  
04/1998

**Last Reported:**  
04/1998

**Type:**  
Revolving

**Terms:**  
NA

**Monthly Payment:**  
5

**Responsibility:**  
Individual

**Credit Limit/Original Amount:**  
\$500

**High Balance:**  
\$75

**Recent Balance:**  
\$0 as of 04/1998

**Recent Payment:**  
75

**Creditor's statement regarding this item:** Account closed at credit grantor's request.

Requests for Your Credit History

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**Requests for your credit history:**

Also called "inquiries", requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

- i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.
- ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

**MBNA AMERICA/CREDIT**

**Address:**  
400 CHRISTIANA RD MS7009  
NEWARK, DE 19713

**Date of Request:**  
09/1998

**CITIBANK**

**Address:**  
670 MASON RDGE CTR MS761  
SAINT LOUIS, MO 63141

**Date of Request:**  
03/1998

**ADVANTA NATIONAL BANK**

**Address:**  
650 NAAMANS ROAD  
CLAYMONT, DE 19703

**Date of Request:**  
12/1997

**PROVIDIAN BANCORP**

**Address:**  
PO BOX 9120  
PLEASANTON, CA 94566

**Date of Request:**  
05/1997

Personal Information [back to top](#)

For your protection, the Social Security number you used to obtain this report is not displayed.

**Names:**

John Q. Consumer  
Jonathon Q. Consumer  
J.Q. Consumer

**Social Security Number Variations:**

999999999

**Date of Birth:**

09/03/1954

**Spouse's First Name:**

Jane

**Employers:**

DEBAJ ENGINEERING CORP

**Address:** 123 MAIN STREET  
ANYTOWN, MD 90001-9999  
**Type of Residence:** Multifamily  
**Geographical Code:** 0-156510-31-8840

**Address:** 555 SIMPLE PLACE  
ANYTOWN, MD 90002-7777  
**Type of Residence:** Single family  
**Geographical Code:** 0-176510-33-8840

**Address:** 999 HIGH DRIVE APT 15B  
ANYTOWN, MD 90003-5555  
**Type of Residence:** Apartment complex  
**Geographical Code:** 0-156510-31-8840

**Notices:**

This address is a non-residential address: 8604 2ND AVE SILVER SPRING MD 20910.  
COMMERCIAL BUSINESS ADDRESS: 8604 2ND AVE, SILVER SPRING, MD, 20910.

Your Personal Statement(s) [back to top](#)

There are no general personal statements currently displaying on your personal credit report

Contacting Us [back to top](#)

Contact address and phone number for your area will display here

End of Report

**Personal information:**

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

**Address information:**

Your current address and previous address(es)

**Notices:**

As part of Experian's fraud prevention program, any notices with additional information may appear in this section.

**Personal statement:**

Any personal statement that you added to your report appears here. Note - statements added remain part of the report for 2 years and display to anyone who has permission to review your report.