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Credit report _ how to review

The three major credit reporting agencies are Experian, Equifax, and TransUnion. Everyone is entitled by law to one free copy of a credit report from each agency per year. You may purchase additional credit reports if you want to review more often. You are also entitled to an additional report if you have been denied credit, employment, or insurance within the past 60 days. These credit reports can be requested over phone or internet: be prepared to provide personal information to confirm your identity. When reviewing your reports, consider pulling all three because the information contained is not necessarily the same from each company! Comparing reports side by side allows you to identify discrepancies.

Reviewing your credit report systematically not only allows you to fix routine mistakes to ensure creditors like what they see, but also helps you be on the lookout for instances of credit fraud. If you identify a mistake, such as an account that does not belong to you or an incorrect balance, your next step is to “dispute” the mistake with the credit bureau. The report includes the web address for the credit bureau’s dispute form. Remember to include your report number. Once this form is submitted, the credit bureau will contact the creditor in question who has 30-45 days to respond to the dispute. This line item will show as “disputed” on your credit report until resolved. If the dispute is not handled to your satisfaction, you can file an online complaint with the Consumer Financial Protection bureau which will facilitate the dispute process.

credit report notation _ sample



Online Personal Credit Report from Abacus Planning Group for S. MARTY

report number _ use this reference number when contacting the credit company via phone or email



Your report number is 321321321
Report date 01/01/2016

index _ allows you to navigate through the credit report



Index
_ Personal Information
_ Potentially negative items
_ Credit history/Accounts in good standing
_ Requests for your credit history

Abacus takes the accuracy of your credit information very seriously. If you believe an item on information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation. To more easily request an investigation, you can now submit your request online, 24 hours a day. To submit an online request for investigation: Select the Abacus online investigation service at <http://abacusplanninggroup.com> and follow the instructions provided by the website. You can review the status of your investigation online by logging into your account.

personal information _ Your report includes your name, your Social Security number, driver’s license number, date of birth, telephone numbers, previous addresses, and sometimes the name of your spouse. Review for accuracy, and note that it’s not uncommon to have different spellings for your name or Social Security number. This happens when someone reported your information incorrectly – don’t be concerned by the variations, just know that they will appear on your credit report so as not to erase the connection with the creditor.



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personal information _



SSN _ XXX-XX-7070 Date of birth _ 01/01/1970
 Names Reported _ S. MARTY

Addresses Reported _	Date Reported _
2500 Devine St Columbia, SC 29209	12/31/2006
55 First Street, Anytown, SC 29209	02/28/2002
800 College Rd, Apt. 8 Collegetown, VA 22901	05/01/1998

Telephone Numbers Reported:
 (999)-939-4242
 (999)-839-2424
 (999)-739-4422

account information _



The ratings in the key below describe the payments that may be reported by your creditors.

Not Reported	N/R
Unknown	X
Current	OK
30 days late	30
60 days late	60
90 days late	90
120+ days late	120
Collection	COL
Voluntary Surrender	VS
Repossession	RPO
Charge Off	C/O
Foreclosure	FC

potentially negative items _ The credit report displays financial-related data which is typically harmful to your credit score. This information includes bankruptcies, judgements, and tax liens.

note _ credit reports do not include non-financial items such as arrests and lawsuits.



Public records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

County Clerk	Identification Number _ 001
Address _ 111 Main St, Columbia, SC 29209	Plaintiff _ SC Commissioner
Status _ Civil claim paid	Claim Amount _ \$250.00
Date Filed _ 12/2012	Liability Amount _ NA
Date Resolved _ 01/01/2013	
Responsibility _ Individual	



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credit history _ Each account will show the name of the creditor and account number. Like your Social Security number, these account numbers may be partially shown or scrambled. Note that you may have multiple accounts shown with the same creditor, particularly if you have moved. The type of credit is labeled as installment (e.g., mortgage) versus revolving (e.g., credit card). "Responsibility" details how the account is owned: whether the account is held in your name, or with another.



For your protection, the last few digits of your account numbers do not display.

CREDIT CARD BANK #444555***

Date Opened: 12/1/2012

Balance _ \$500.00

Pay Status _ Past due 60 days as of 05/01/2013

Responsibility _ Individual

Date updated _ 06/01/2013

Terms _ Paid Monthly

Account type _ Revolving

Monthly Payment _ \$0

Loan type _ CREDIT CARD

Last Payment Made _ 03/01/2013

High Balance _ \$1,500.00

Credit Limit _ \$5,000.00

Account history _

60 days as of 05/01/2013

30 days as of 04/01/2013

Your statement _

ITEM DISPUTED BY CUSTOMER

accounts in good standing _ Recent payment history shows the account balance and type of payments (e.g., fixed, monthly, etc.). The credit report shows whether you have been paying as agreed each month.

TransUnion and Experian credit reports show the amount of each payment made. "Status of account" will indicate whether an account is open, closed, inactive, etc. Information remains on your credit statement for approximately seven years, so expect to see closed accounts if you have completed payments during this time frame. "Charged off" means the creditor has given up attempts to collect from you.



FIRST BANK #121212***

Date Opened _ 00/00/2014

Responsibility _ Joint Account

Account type _ Installment Acct

Loan type _ AUTOMOBILE

Balance _ \$1,000.00

Date updated _ 00/00/2015

Monthly Payment _ \$550.00

Last Payment Made _ 00/00/2015

High Balance _ \$3,000.00

Pay Status _ Current; paying as agreed

Terms _ \$550 per month for 60 months

SC BANK #333333***

Date Opened _ 00/00/1996

Responsibility _ Individual

Account type _ Revolving

Loan type _ CREDIT CARD

Balance _ \$0

Date updated _ 00/00/2014

Monthly Payment _ \$0

Last Payment Made _ 00/00/2015

High Balance _ \$6,875.00

Credit Limit _ \$10,000.00

Pay Status _ Closed/Never Late

Terms _ 1 Month



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requests for your credit history _ This section lists everyone who requested your credit report within the past 24 months, split between hard and soft inquiries. Hard inquiries come from a financial institution checking your credit report when making a lending decision. You generally either initiate these transactions or authorize them (e.g., apply for a mortgage). Creditors review these hard inquiries to determine whether repeated inquiries indicate you are taking on too much debt.

We make your credit history available to your current and prospective creditors and employers as allowed by law. The section below lists all who have requested to review your credit history as a result of actions involving you, such as the completion of a credit application, application for insurance, mortgage, or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.



Regular Inquiries

MORTGAGE COMPANY

Address _ 100 Second St Ste 3, Columbia, SC 29209, (898) -989-8989 Date of Request _ 00/00/2013

Comments _

Real estate loan on behalf of STATE BANK. This inquiry is scheduled to continue on record until 12/2016.

requests viewed only by you _ Soft inquiries come from companies that are “prescreening you,” such as potential employers and credit card companies. Pulling your credit report to view personally is also considered a soft inquiry.

note _ Anyone pulling your credit report can review hard inquiries, but soft inquiries are only available to you.

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these request, so you may not recognize each source. These requests include other creditors who want to offer you preapproved credit, an employer wishing to extend you an offer of employment, credit reporting agencies to process a report for you, your existing creditors to monitor your credit activity, etc.



Capital Insurance

Address _ 300 Capital Rd, Columbia, SC 29209, (898) -989-8989 Date of Request _ 00/00/2015

First Bank

Address _ 77 Main St, Columbia, SC 29209, (898) -989-8989 Date of Request _ 00/00/2015

S. Marty via Abacus Planning Group (as credit bureau)

Address _ 2500 Devine St, Columbia, SC 29205, (803) -933-0054 Date of Request _ 00/00/2015

personal statement _ You have the option to include a personal statement explaining any item of the credit report to viewers, such as an instance of bankruptcy, a late payment, etc.



No general personal statements appear on your report.

contacting us _



Online _ Submit your dispute online at <http://abacusplanninggroup.com>

By Mail _ Abacus Planning Group, 2500 Devine St, Columbia, SC 29205

By Phone _ (803)-933-0054

For all correspondence, please have your report number available (located at the top of this report).