

Visual 6.1: Consumer Credit Report

A

Consumer Information		Date of Report: 2/3/2010	
Name:	Mikhail Turner	SSN:	123-45-6789
Spouse:	N/A	Date of Birth:	1/1/88
Current Address		Previous Address	
321 Any Street		123 Main Street	
Our Town, USA		Our Town, USA	

B

Employment Data			
Employer Name:	ABC Mart	Employer Name:	N/A
Location:	Our Town	Location:	N/A
Date Hired:	1/11/06	Date Hired:	N/A

C

Account History Information												
Monster Music	Balance:	\$85.78	Pay Status:	As Agreed								
Our Town, USA	High Balance:	\$500.00	Loan Type:	Credit card								
	Credit Limit:	\$500.00	Date Opened:	1/24/06								
	Past Due:	\$0										
Two-Year Payment History:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	○	○	○	○	○	○	○	○	○	○	○	○
	○	▲	▲	○	○	○	○	○	○	○	○	○

Our Town Bank	Balance:	\$1,900	Pay Status:	As Agreed								
Our Town, USA	High Balance:	\$4,500	Loan Type:	Automobile								
	Credit Limit:	N/A	Date Opened:	1/3/08								
	Past Due:	\$0										
Two-Year Payment History:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	○	○	○	○	○	○	○	○	○	○	○	○
	○	○	○	○	○	○	○	○	○	○	○	○

Sallie Mae	Balance:	\$5,000	Pay Status:	As Agreed								
Washington, DC	High Balance:	\$5,000	Loan Type:	Educational								
	Credit Limit:	N/A	Date Opened:	8/5/08								
	Past Due:	N/A										
Two-Year Payment History:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	□	□	□	□	□	□	□	□	□	□	□	□
	□	□	□	□	□	□	□	□	□	□	□	□

D

Public Record Information		
None		
Inquiry Information		
Creditor Name	Date of Inquiry	Credit Bureau
Sallie Mae	8/5/09	TransUnion
Monster Music	1/24/07	Experian
Our Town Bank	1/3/09	Equifax

☐ Not Applicable
 ☐ Current
 ▲ 30 days late
 ● 60 days late
 ■ 90 days late