

██████████'s Credit Report

Provided by **TransUnion**

Overview

Your Credit Score



Account Mix

| | |
|-----------------|---|
| ● Credit Cards | 0 |
| ● Real Estate | 0 |
| ● Auto | 0 |
| ● Student | 0 |
| ● Other Loans | 0 |
| Total Accounts: | 0 |



Personal Information

Names Reported

██████████ E ██████████

Addresses Reported

██████████
██████████
██████████

Employment Information

As of **May 14, 2018 (latest)**, you had no employment information reported on your credit report.

Accounts

✓ As of May 14, 2018, you had no accounts on your credit report.

*Calculated using reported balance and credit limit on account.

Credit Inquiries

██████████

Creditor Contact Details

██████████
██████████
██████████
██████████

Inquiry Date: Oct 28, 2016
Removed By: Nov 2018
Inquiry Type: ██████████

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

Collections



As of **May 14, 2018**, you had no collections accounts on your credit report.

Public Records



As of **May 14, 2018**, you had no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:



Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.



Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.



Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.



Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.



Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.