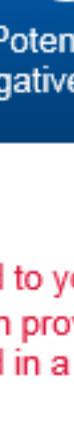


Personal information



Personal statements



Potentially negative items



Accounts in good standing



Credit inquiries



Important messages



Dispute Cart (0)

Your credit report

Note: This sample consumer credit report is provided to you for education purposes only in connection with your Experian Credit Educator™ services. The information provided in this consumer credit report are examples only to illustrate the type of information a consumer may find in a consumer credit report, but is not inclusive of all information that may appear.

Below is all the information currently in your credit report. The payment history guide and common questions will help explain your credit information. Print this page or write down your report number for future access. To return to your report in the future, log on to [experian.com/help](#) or select "Credit Access" or "Disputes" and then follow the steps.

To dispute information, first select the item from the list below and the dispute reason that most closely explains the reason you feel the item is inaccurate, or select "Other" and type in your own explanation. You can also upload any documents you may have that support your claim by clicking "Upload" and/or enter any additional information to further explain your dispute by using the free form text box. Your requests, including both disputes and any statements you may elect to add to your credit report to explain information, will be stored in a virtual cart as you continue your session. When finished, you will be given a chance to review all of your requests before they are submitted. Depending on the nature of your requests, you may be prompted for alternative actions, such as selecting a different dispute reason for a particular dispute. You may cancel or edit your requests at any time up until the time they are submitted. Once your requests are successfully submitted, you will receive a green confirmation message for each item.

Helpful Toolkit

- › Experian Credit Educator?
- › Fraud center
- › Freeze center
- › Know your rights
- › Common questions
- › Credit score

1 855 246 9409

Contact us by phone - Monday through Friday, 9 a.m. to 5 p.m. in your time zone.

Address

Experian
P.O. Box 9701 Allen, TX 75013

Document upload

Submit documents supporting your claim electronically at [experian.com/upload](#).**Any pending disputes will be highlighted below.**[+ Expand all](#)[- Collapse all](#)

Personal Information

Name(s) associated with your credit

Name	Name identification number	+ Dispute		
JON CONSUMER	3055			
JONATHAN CONSUMER	25152			
J CONSUMER	20726			
Address(es) associated with your credit				
Address	Address identification number	Residence type	Geographical code	
1475 MAIN ST ANYTOWN USA 12345-1475	0122937323	Single family	0-00010-17-2520	
1036 MAIN ST APT143 ANYTOWN USA 12345- 3043	0122868660	Apartment complex	0-1020410-17-2520	
Other personal information associated with your credit				
Social Security number variation(s)				
XXX-XX-2538				
XXX-XX-1680				
Year of birth				
1991				
Spouse or co-applicant				
JANE				
Notices				
Your date of birth indicates that credit may have been established before age 18.				

[back to top](#)

Your personal statements

General personal statements currently displaying on your personal credit report at your request appear below.

FILE FROZEN DUE TO STATE LEGISLATION.

[+ Options](#)[Add statement\(s\)](#)[Add personal statement](#)[back to top](#)

Potentially negative items

No Public Records appear on your report.

-	Account name	Account number	Recent balance	Date opened	Status	+ Dispute																																																		
	123 CREDIT CARDS	40034424804....	\$273 as of 06/03/2015	11/2013	Open.																																																			
	2000 MAIN ST ANYTOWN, USA 12345 No phone number available	Type Credit card	Credit limit or original amount Not reported	Date of status 06/2015	First reported																																																			
	Address identification number 0122868651	Terms Revolving	High balance \$14,219	12/2013	Responsibility Individual																																																			
Monthly payment \$10																																																								
Recent payment amount \$0																																																								
Past due amount \$20																																																								
Account history																																																								
<table border="1"><tr><td>2015 May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>2014 Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>2010 Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td></tr><tr><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr></table>							2015 May	Apr	Mar	Feb	Jan	2014 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2010 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	OK																								
2015 May	Apr	Mar	Feb	Jan	2014 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2010 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May																																
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																																
Payment history guide																																																								
30 days past due as of Jun 2015																																																								

[back to top](#)

Accounts in good standing

-	Account name	Account number	Recent balance	Date opened	Status	+ Dispute																																																		
	HOMETOWN AUTO	1032911005...	\$11,616	03/2013	Current.																																																			
	15520 E ELM ST STE 300 ANYTOWN, USA 12345 866 555 5555	Type Auto	Credit limit or original amount \$19,118	Date of status 05/2015	First reported																																																			
Address identification number 0122868651																																																								
		Terms 60 Months	High balance \$19,118	04/2013	Responsibility Individual																																																			
			Monthly payment \$350																																																					
			Recent payment amount \$350																																																					
Account history																																																								
<table border="1"><tr><td>2015 May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>2014 Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td><td>Apr</td><td>Mar</td><td>Feb</td><td>Jan</td><td>2013 Dec</td><td>Nov</td><td>Oct</td><td>Sep</td><td>Aug</td><td>Jul</td><td>Jun</td><td>May</td></tr><tr><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr></table>							2015 May	Apr	Mar	Feb	Jan	2014 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2013 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	OK																								
2015 May	Apr	Mar	Feb	Jan	2014 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	2013 Dec	Nov	Oct	Sep	Aug	Jul	Jun	May																																
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																																
Payment history guide																																																								
30 days past due as of Jun 2015																																																								

[back to top](#)

Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.	Inquiries shared with others ?
None	Inquiries shared only with you ?
Account name EXPERIAN	Date of request(s) 08/06/2013
	+ Options

[back to top](#)

Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information relating to physical, mental, or behavioral health or condition. Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

[back to top](#)

Know your rights

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](#) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](#) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

a person has taken adverse action against you because of information in your credit report;

you are the victim of identify theft and place a fraud alert in your file;

your file contains inaccurate information as a result of fraud;

you are unemployed but expect to apply for employment within 60 days.

All consumers reporting to Experian are entitled to one nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](#) for more information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](#) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Incomplete, inaccurate or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to <a href