

HOW TO READ YOUR Equifax Credit Report

YOUR CREDIT REPORT SUMMARY

CREDIT SCORE



Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

CREDIT RATING



Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

CONTRIBUTING FACTORS



The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Full Equifax Report How To Understand

Joe P. Sainz



Full Equifax Report How To Understand:

Credit Medicine: A How-To Guide to Credit Repair Michael Barone, 2016-12-09 Credit Medicine is a how to guide in helping you repair your credit This amazing book will walk you step by step through the credit restoration process and will show you how to fix your credit the right way There are real solutions to the problem of poor credit and we can help restore your credit rating to good health Comprehensive and easy to understand Credit Medicine puts everything you need to know in laymen s terms so you can complete the credit restoration process on your own It includes not only detailed proven strategies for credit repair but also step by step instructions This is the same process I use to help my clients achieve a credit score that allows them to move forward and enjoy the feeling of credit worthiness Don t delay Get started right now and begin the process of restoring your financial health You ll feel so much better **Complete Credit Repair Kit** Brette McWhorter Sember, 2011-11 The Complete Credit Repair Kit was written for the more than three million consumers who are refused credit each year due to inaccurate incomplete or out of date information in their credit files With total bankruptcy filings reaching 1 4 million in 2009 this book is a must have in today s tumultuous economy This updated edition covers the Credit Card Accountability and Responsibility and Disclosure Act of 2009 a piece of legislation that offers benefits for credit card users and features blank forms and letters on SphinxLegal com that readers can use to boost their credit scores The Complete Guide to a Higher Credit Score Joe Lance Letizia, 2005-05 Annotation How would you like to buy your dream home and improve your credit at the same time Now you can Get the inside scoop on what the experts already know the top secrets to improving your credit score with the best mortgage and no closing costs When it comes to getting the best real estate mortgages your credit score is everything That means you need a plan of action that will provide you with the right mortgage and the best possible credit score within the shortest period of time *Taking Charge of Your Debt and Credit* Rob Goldstein, 2012-12-06 Take Charge Your Key to Managing Your Financial Future empowers you with the invaluable knowledge you need to get your finances in order Written to provide you with valuable insights in the area of debt reconciliation Taking Charge Covers such topics as how to secure the most advantageous mortgage terms and conditions avoid or initiate bankruptcy obtain optimal credit terms handle collection agency calls and much much more It is a comprehensive A Z guide on how to manage your finances A reference manual that will help you navigate the challenges of personal financial management so that you may regain both your credit worthiness and your self esteem This quick read will equip you with a crucial understanding of how to make the best informed decisions for your financial future in today s economic climate The Fix Your Credit Workbook Todd Bierman, David Masten, 1997-12-15 Written by an experienced credit consultant to the mortgage industry The Fix Your Credit Workbook offers ways to organize cash flow repair bad credit and restore access to loans Charts to do lists form letters **Understanding Computers** Deborah Morley, Charles S. Parker, 2006-03 Give your students a classic well rounded introduction to computer concepts with a modern twist Known for

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Understanding Data Pattern Processing William H. Inmon, Susan Osterfelt, 1991 **The Credit Repair Kit** John

Ventura, 1996 This book is for the approximately three million consumers who are refused credit each year because of inaccurate incomplete or out of date information in their credit files the nearly four million who have filed for bankruptcy in the past five years and those whose credit has been damaged by money troubles The Credit Repair Kit offers the information needed to correct and rebuild credit histories 106 Mortgage Secrets All Homebuyers Must Learn-- But Lenders Don't Tell

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Bankruptcy Charles W. Price, 1993 **Understanding, Preventing, and Litigating Year 2000 Issues**, 1999

California. Court of Appeal (4th Appellate District). Division 2. Records and Briefs California (State)., **What**

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Williamson, Debra A. McCandrew, Charles T. Muse, 2004 This engagingly written interactive text encourages readers to develop their academic and personal skills Its self discovery journey format provides them with the tools needed to raise self esteem become more effective develop personal responsibility and ultimately arrive at a brighter future The volume introduces readers to campus resource and provides guidelines for time management recognizing potential and building self esteem goal setting and motivation information processing and learning styles communications note taking learning how to

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