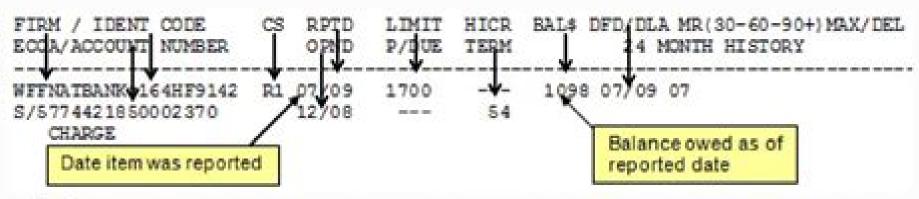
Understanding Credit Reports

- This section is where we get into the tradelines of the credit report. It is important to know what the codes mean so you know what you are looking at. Below it will break down the different line items.
 - · Firm Creditor's name
 - Ident Code ID code for that specific creditor
 - CS Current Status of the tradeline
 - RPTD The last time the tradeline was reported
 - ECOA Code that indicates ownership of tradeline
 - · Account number The credit account number
 - OPND When the tradeline was originally opened

- Limit Credit limit or loan amount
- HICR The highest amt ever charged on the card or the original loan amt
- · BALs Amt currently owed on the account
- DFD/DLA Date of last activity
- P/Due Amt that was past due at the time the data was reported
- · Term Monthly payment obligation



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The Indian Credit Reporting System Apurva Bhagat, 2022-07-12 The book provides knowledge related to credit issue which is based on the vast experience of the author alongside some tips A credit score is a phenomenal part of any lending decision but due to a lack of awareness people are crushing out their credit and financial institutions are also failing at some point in lending decisions The book reveals the some of the key points on The Credit Information Companies Regulation Act 2005 Gist of Credit Reporting System Broad Explanation of Credit Reports Importance of Credit Score and Best Ways to Boost It TransUnion CIBIL Score 2 0 Managing your Credit and Future Planning Idea of Credit Rectification Company Expert Advice The book is the first of its kind to provide you with some clarity on the subject in India **Credit Score Power Tracy** Becker, 2011-06-22 Credit scores are a mystery to many American consumers Even the most seasoned professionals are shocked to learn how easily their credit can be destroyed In CREDIT SCORE POWER author Tracy Becker offers insight into navigating the scoring system and focuses on how to help consumers keep their credit scores high With more than twenty years of experience in the industry Becker gives a simple and clear view of what makes and breaks fantastic credit scores CREDIT SCORE POWER discusses the following The credit bureaus and what they do Credit scores and the credit score process Methods for shopping for a mortgage Financial distress The secret to having the best credit Credit monitoring and identity protection Credit scores are an important aspect of consumers lives and can greatly affect the interest paid on loans and credit cards The information presented by Becker helps people understand the system in order to have the best opportunity and highest savings in interest a credit score can offer How To Fix Your Credit Dominique Brown, 2014-06-07 Did you know that millions of people are dealing with credit problems today. These people aren t just the typical irresponsible people or dead beats that come to mind when you think of credit problems Credit problems exist in all walks of life Nearly 70% of credit reports contain fixable items That means 70% of people are letting their credit report cost them thousands of dollars per year Did you know that a poor credit score can hurt your chances of qualifying for a credit card mortgage or any other kind of loan it can even get in the way of renting an apartment finding a job or reaching your dreams However a bad credit score can always be improved Step by step and in plain English the HOW TO FIX YOUR CREDIT book shows you how to understand improve and protect your credit quickly easily legally and on your own Stop letting your credit score delay your dreams and cost you thousands of dollars **Fair Credit Reporting Act** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1989 Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 The Legal Method to Clearing Your Own Credit Sherri Vanderpool, 2010-01-18 An easy to follow step by step instruction on how you can repair your own credit Legal forms the

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