

A typical credit report includes:

- **Your name, current and previous addresses, phone number, Social Security number variations, date of birth and current and previous employers.** Your spouse's name may appear on your version of the credit report but it will not appear on the version that is provided to others. This information comes from your credit applications, so its accuracy depends on your filling out the forms clearly, completely and consistently each time you apply for credit.
- **Specific information about each account** such as the date opened, credit limit or loan amount, balance, monthly payment and payment pattern during the past several years. This information comes from companies that do business with you.
- **Federal district bankruptcy records and state and county court records of tax liens and monetary judgments.** This information comes from public records.
- **The names of those who have obtained a copy of your credit report.** This information comes from the credit reporting agency.
- **Statements of dispute**, which allow both consumers and creditors to report the factual history of an account. Statements of dispute can only be added after a consumer officially disputes the status of an account, the account has been investigated, and the consumer and creditor cannot agree about the account status. Both the consumer's and creditor's statements of the account status will appear on the credit report.

Your credit report does not contain data about race, religious preference, personal lifestyle, political preference, medical history, friends, criminal record or any other information unrelated to credit.

Credit Reporting Agencies

There are three major credit reporting agencies.

Contact the CRAs listed in the Yellow Pages under "credit" or "credit rating and reporting." Because more than one CRA may have a file on you, call each until you locate all the agencies maintaining your file. The three major national credit bureaus are:

- **Equifax**, P.O. Box 740241, Atlanta, GA 30374-0241; (800) 685-1111.
- **Experian** (formerly TRW), P.O. Box 2104, Allen, TX 75013; (888) EXPERIAN (397-3742).
- **Trans Union**, P.O. Box 1000, Chester, PA 19022; (800) 916-8800

Resources

For more information on credit, credit reports, and credit scoring visit the following:

www.ftc.gov	The Federal Trade Commission Website
www.fanniemae.com	Fannie Mae is a private company that works to provide funds for mortgage companies
www.experian.com	The website for Experian, one of the credit reporting agencies
www.hud.gov	The Housing and Urban development government website.
www.fairissac.com	The home site for FICO scoring