

HOW TO READ YOUR PERSONAL CREDIT REPORT

- A.** The credit bureau that is reporting your information.
- B.** Account number or portion of the account number.
- C.** Comments - creditor comments/remarks
- D.** Credit Limit - maximum limit allowed on this account
- E.** Current Account Status
- F.** Max Delinq - Late Payment Dates- days late: month/year- days late.
- G.** Type of account: REV-Revolving INS-Installment MTG-Mortgage CRE-Credit Line OPN-Open
- H.** Creditor Name
- I.** Date creditor reported information to the bureau.
- J.** Date the account was opened.
- K.** High Credit is the highest amount charged or opening balance.
- L.** Balance owed as of the date reported.
- M.** Past Due or delinquent amount owed.
- N.** The number of months the account was reviewed by the creditor.
- O.** The number of 30 day late payments.
- P.** The number of 60 day late payments.
- Q.** The number of 90 day late payments.
- R.** Term Mo - Term in months for installment loans/notes
- S.** Term Amount - monthly payment

* * C R E D I T * *

Creditor Name	Type	Reprtd	Opend	Hi Cred	Balance	Past Due	MO	30	60	90
Account Number			Last	Term Mo	Term Amnt					

TU-01 (A)	(G)	(I)	(J)				(N)	(O)	(P)	(Q)
AVCO FINANCE(H)	INS	12/99	12/98	\$33000(K)	\$27680(L)	\$660(M)	12	1	1	0
4444444444 (B)				60(R)	\$660(S)					

CREDIT LIMIT: \$33000 (D)

PAST DUE 30 (E)

COLLATERAL : 63 CORVETTE (C)

PAYMENT HISTORY: 2/99-60; 11/99-30 (F)

TU-01

FST CARD	REV	12/99	01/90	\$5000	\$3000	\$0	24	0	0	0
11111111111				1	\$125					

CREDIT LIMIT: \$5000

CURRENT ACCOUNT

UNSECURED CREDIT CARD

*****END OF REPORT*****