

# 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



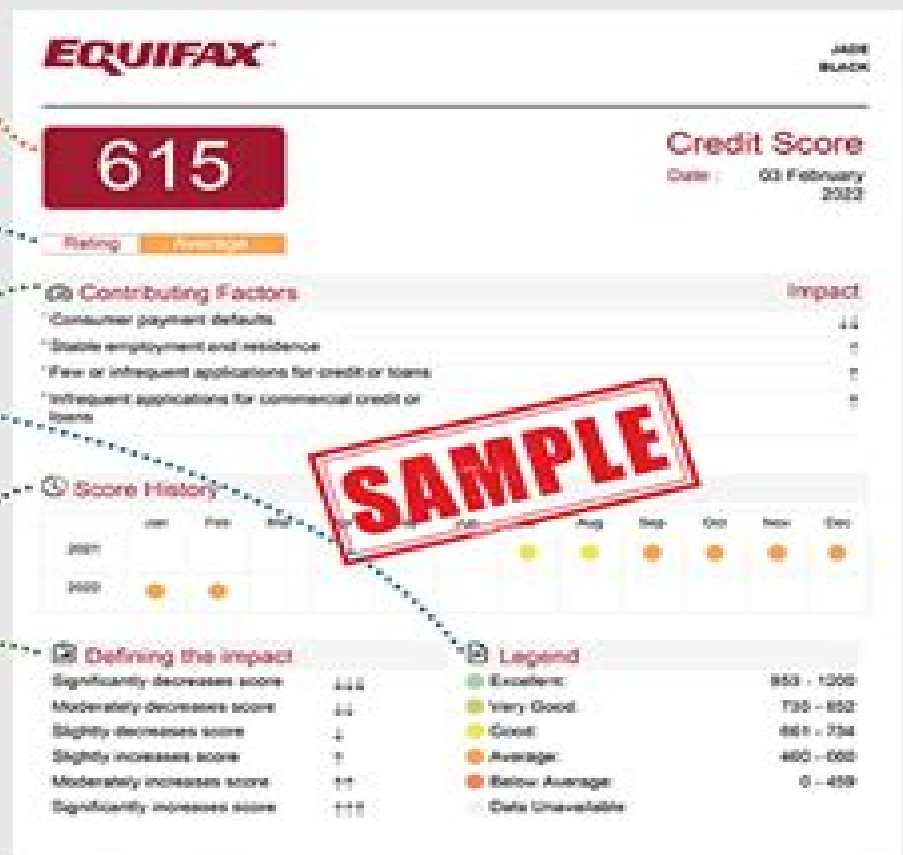
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

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.



# How To Read Equifax Commercial Credit Report

**Nancy Compton**



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The Impact of Commercial Credit Reporting Practices on Small Business United States. Congress. Senate. Select Committee on Small Business,1980      **Discover the Secrets and Power of Business Credit** Rev. Victor Allen,2019-10-01 This book will help a person with a plan yet funding caused everything to come to a complete stop It will also help someone bridge the distance between ambition and destiny I sometimes look at it as my bridge to fulfill my purpose in life I feel that knowledge is power So many people don't understand financial institutions I feel I need to share the information with people to help someone I found myself in this position after I graduated from college I had a degree but no job I had goals and ambition to get to that point in life I just didn't understand how to get my plan funded past this point I had 65 000 dollars in debt from loans in college so my social security number was just a little over leveraged I had no idea what an EIN number was at the time I realized I had an IT degree but I needed a business financial mentor This book explains what I learned of the next few years to drive my net worth over a million dollars I have streamlined the process for people now AllenRevenueSolutions.com I have the entire process step by step for anyone in this position in life Many people have a plan but can't get the money to get it started I just simply want to help these people reach their goals which I call their divine destiny in life      *The IW\$ Guide to Ultimate Credit* Tyler G. Hicks,2025-03-25 TRANSFORM YOUR CREDIT INTO YOUR MOST POWERFUL BUSINESS TOOL For entrepreneurs and small business owners credit isn't just a number it's your most valuable asset Your ability to secure financing negotiate deals and seize lucrative opportunities hinges on your credit power In *The IW Guide to Ultimate Credit* legendary wealth building expert Tyler G Hicks delivers comprehensive practical strategies tailored specifically for entrepreneurs and consumers alike Learn how to Decode your credit report and quickly boost your credit score Repair and rebuild damaged credit effectively and efficiently Use subprime mortgages strategically to fund real estate investments even with poor credit Leverage private lenders to access business capital without the red tape of traditional banks Turn loan rejections into approvals by mastering lender negotiations Secure Anything Loans unsecured flexible and fast to fund business or personal ventures Unlock the hidden power of credit cards and affinity cards to create instant interest free financing Protect your credit and personal information from identity theft and fraudulent reporting Packed with practical methods insider secrets clear explanations and actionable steps this guide will empower you to leverage credit like never before Master the art of credit both personal and business and unlock a lifetime of financial success and freedom Discover the power to confidently pursue every opportunity that comes your way knowing your credit is strong enough to support your dreams and ambitions Whether starting a business investing in real estate or simply enhancing your quality of life *The IW Guide to Ultimate Credit* provides the ultimate blueprint for lasting credit mastery      Confidential Information Sources John M. Carroll,2014-06-28 This edition includes the effects of massive computerization on the collection storage and reporting of personal data For investigations and background checks of any type this

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