

Reviewing a Credit Report

A credit report for Keko Yung appears on the following pages. Review the report and answer these questions:

1. What is Keko's current address?
2. How many credit accounts does Keko currently have open?
3. Do any credit accounts show late payments?
4. Has Keko ever filed for bankruptcy?
5. What is Keko's last reported salary?
6. Do you think Keko is a good credit risk? Why or why not?

PERSONAL CREDIT REPORT

<i>Prepared for</i>	<i>Report Date</i>	<i>Report No.</i>	Summary of Information
Keko Yung	September 1, 2006	108881	Potentially negative items: Public records: 2 Accounts with creditors: 2 Accounts in good standing: 3

Public Record Information

<i>Source</i>	<i>Date</i>	<i>Responsibility</i>	<i>Liability Amount</i>	<i>Comments</i>
1. Jess County Courthouse	2/2005	Joint	\$5,000	District Court complaint (defendant)
2. U.S. District Court	6/2002	Joint	\$85,000	Bankruptcy discharged 11/1999

Credit Information

<i>Source</i>	<i>Date Opened Last Report</i>	<i>Responsibility</i>	<i>Type/ Payment</i>	<i>High Amount</i>	<i>Status</i>
3. Fidelity Bank (Visa)	6/2001	Individual	Revolv. \$100 min.	\$5,000	Late 2 pmts.
4. CC&C Credit	10/2002	Individual	Install. \$200/mo.	\$8,500	Late charges: 3
5. U.S. Finance Co.	3/2006	Joint	Install. \$350/mo.	\$18,000	Current

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Personal Information

Name

Keko Yung
Keko J. Yung
K.J. Yung

Social Security Number

000-00-0000

Residences

1870 Western Avenue
Los Angeles, CA 90006-1870
Single-family house (owned)

72 Broadway
Newark, NJ 07104-4488
Condominium (rental)

Date of Birth

9/23/1963

Driver's License Number

CA000000

Spouse's Name

John Yung

Telephone Numbers

323-555-0134
973-555-0123

Employers

Cranston Bakery (Partner)
4480 West Palm Beach
Los Angeles, CA 90022-4480

\$48,000 salary, reported 3/2006

McGraw School District
42 Maple Wood
Clinton, NY 13323-0042

\$37,000 salary, reported 2/2001
