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Gregory Laporta's homepage
Membership ID#: 63144665



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Dated: 4/16/2011



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682

Score Date: 04/16/2011

830
730
630
530
430
330

Apr May Jun Jul Aug Sep

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Alerts allow you to see key changes to all 3 of your Credit Reports. Alerts Emailed to: greg@porfsonic.net (Edit)



Hard Inquiry

Reported on 4/19/2011 by Experian

Company: CAPITAL ONE US CARD
Date: 04/16/2011
Company Phone: No Phone Provided
Company Address: PO BOX 30281

If you feel this Alert is inaccurate, you may file a dispute

SALT LAKE CITY, UT 841300281

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[View Report](#) 4/16/2011

- CREDIT AND DEBT
- Negative Information
- Length of History
- Hard Inquiries
- Account Types

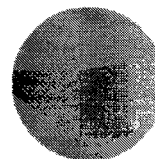
Two of the most important figures lenders consider when you apply for a loan are your total debt and the amount of credit you have available. For more information, visit our [Glossary of Terms](#).

Your Debt Profile

Real Estate/Other	\$0
Installment Debt:	\$11,008
Revolving Debt:	\$0
Credit Available:	\$2,200
% of Credit Available:	100%
Total Credit Limit:	\$2,200

Total Debt: \$11,008
Total Monthly Payment: \$905

Revolving Credit to Debt Ratio



Credit: 100% (\$2,200)
Debt: 0% (\$0)

Did you know?

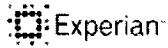
The national average credit to debt ratio is about 48% (Available Credit) to 52% (Debt).

Is having debt a bad thing?

No. Having debt isn't necessarily seen as a negative. It's more important that you make your payments on time and keep your balances low (a good target is under 25%).

Having credit cards doesn't hurt you, but maxing them out does.

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Credit and Debt Negative Information Length of History Hard Inquiries ACCOUNT TYPES

There are four basic types of credit. Having a good mixture of credit types along with high quality accounts, such as a mortgage loan, shows lenders you can manage your credit responsibly. For more information, visit our Glossary of Terms.

Credit Quality	Credit Type	Number of Open Accounts
★★★★	Real Estate Loans A loan for a home purchase or home refinancing. The highest-quality credit type	0
★★★	Installment Loans A loan on a major purchase to be paid off in equal parts over time. Cars, furniture and major appliances are often financed this way	2
★★	Credit Cards Standard credit cards from companies like Visa and Mastercard. The most common type of available credit	1
★	Retail Cards A line of credit that can only be used with the company that issued it. Banks, department stores and gas companies typically offer this.	0

*Data includes open accounts reported on within the last 6 months only

Does this mean that I should close my retail card accounts?

No. Lenders will consider your whole credit picture, including whether or not you make your payments on time. But your credit types are a factor in the decision process.

Lenders will judge you by the types of accounts you have.