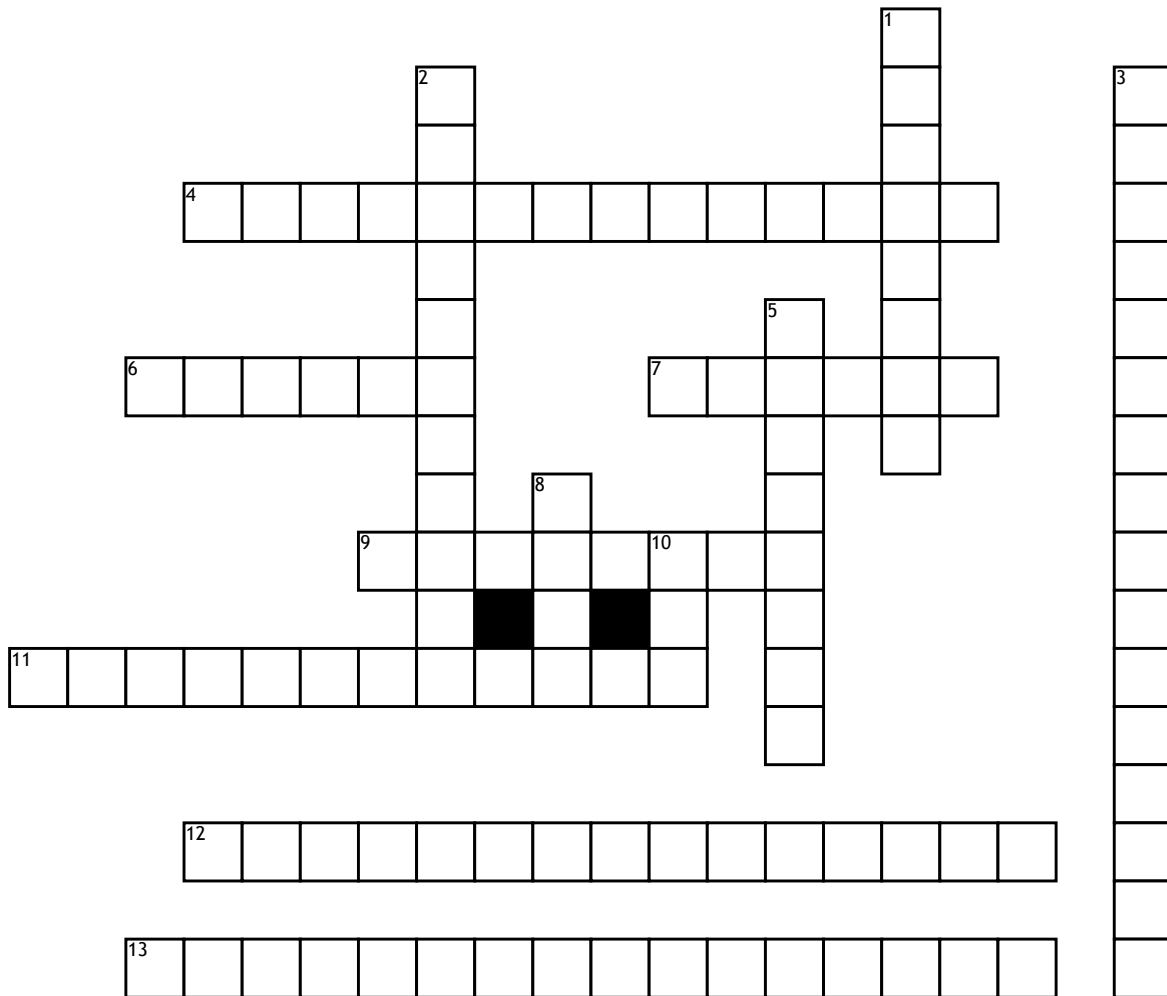


Credit Reports Puzzle of the Day



Across

4. Timely matter in which a consumer did or did not pay the debt
6. When good's, services and/or money are received in exchange for a promise to pay it back
7. Person or organization who has the resources to provide a loan
9. Someone with equal liability for a loan

11. Record of a consumer's credit history
12. The total dollar amount of debt currently held
13. When a consumer gives permission to a company to check their credit

Down

1. Someone expected to pay interest in addition to the amount borrowed
2. mathematical tool created to help evaluate the risk with lending money

3. Inquiries that result when consumers check their own credit report
5. Price of Money
8. _____ credit scores are determined entirely by the information in a consumer's credit report
10. Race or religion are _____ calculated in a FICO credit report