

HOW TO READ A CREDIT REPORT



1 IDENTIFICATION

Applicant/Consumer information entered by requestor is displayed at the top of the report. Will state if the SSN matches – the number preceding is a code, NOT any part of the SSN. Lists the name, address and telephone number of the Credit Bureau who provided the report.

2 PERSONAL INFORMATION

Information provided by the credit bureau:

- Consumer's name
- Date of birth (DOB)
- Masked Social Security number (SSN)
- Current & previous addresses and dates that were reported to the bureau

3 AKA'S

This section lists any Aka's/Alias or Former names used by the consumer, as previously reported to the credit bureau.

4 EMPLOYMENT

This section provides you with the name of the consumer's employer or occupation, date employed, and dates employed. It may also provide up to two previous employers. This is a rarely-updated piece of information.

5 SCORING

The FICO/Vantage credit scoring system identifies creditworthy customers and predicts the likelihood of serious credit risks. In addition, Credit Scores may return up to four "reason statements" or "factors" that most affect an individual's score.

6 PROFILE SUMMARY

Provides a "snapshot" of all activity on the applicant's credit report such as:

- Public Records
- Oldest Tradeline
- Number of Accounts, including the number of accounts paid, now delinquent or was delinquent.
- Historical Payment History (number of accounts 30, 60 or 90 days late).

The profile summary also provides a breakdown by type of debt

- Number of accounts
- Highest Balance
- Current Balance
- Past due amount
- Monthly payment
- Available revolving credit (expressed as a percentage)

CREDIT REPORT									
1 IDENTIFICATION									
Name: JANE M DOE, DOB: 04/05/1967 FRAUD VICTIM ALERT: 706 (02-25-16 340996) ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 02-25-16. (FACT ACT) DOB SSN MATCHES XPN: 01 Name: EXPERIAN Address: 700 EXPERIAN PARKWAY PO BOX 2002 ALLEN, TX 75013 Phone: 8883973742									
2 PERSONAL INFORMATION									
Name	Jane M Doe	DOB	04/05/1967						
SSN	***-**-1234								
Address	PRESENT 1724 APPLE AVE HOFF SPRING, AR 72121	04/11/2015	02/03/2016						
Address	PREVIOUS 1603 LITTLE KING CT OMAHA, NE 68142	09/03/2013	12/02/2014						
3 AKAs									
DOE JANE			XPN: 01						
4 EMPLOYMENT									
Employer	Position	Income	From	VerDate					
WALMART	UNKNOWN		11/15	11/23/2015					
5 SCORING									
Score Model: FICO RISK SCORE, CLASSIC -596 JANE M DOE NUMBER OF CREDIT INQUIRIES PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS TIME SINCE YOUNGEST ACCOUNT OPEN CREDIT AVAILABLE ON SATISFACTORY REVOLVING BANK ACCOUNTS OR LACK OF SATISFACTORY BANK ACCOUNTS +596									
6 PROFILE SUMMARY									
Public Records	1	Oldest Trade	06/09	New Delinq	1	30 Day Delinq	1		
Tradelines	5	Paid Accounts	1	Was Del Delq	0	60 Day Delinq	0		
Same Accounts	5	Inquiries	2	Inq In MD	0	90 Day Delinq	0		
Type	Count	High	Limit	Balance	Past Due	Payment	% Avail		
Revolving	2	\$502	\$504	\$493	\$0	\$50	2%		
Installment -	2	\$45856	\$0	\$32492	\$0	\$105	-		
Real Estate	0	\$150000	\$0	\$15000	\$0	\$1162	-		
Open	1	\$0	\$0	\$0	\$0	\$0	5%		
Collection	2	\$2558	\$0	\$2544	\$162	\$0	5%		
Totals	7	\$198976	\$0	\$17023	\$162	\$317			
7 PUBLIC RECORDS									
Name	Date Filed	Amount	Type	Amount Paid	County	Court	Court Code		
JANE M DOE	06/2015	\$12000	COUNTY TAX LIEN RELEASED	4444444	HOWA	DISTRICT COURT	300000		

COLLECTION ACCOUNTS												
Acct Name/Tradeline	Status/ Ecoa/ Condition	Bal/Dt Open/ Last Pmt	Current Status				Hist Status				Rating	
			Am1/ Am2	Pmt Term	Sbal	S/Past Due	Mths	30	60	90		
AIRC VISA Subcode: 1234567 KOB: BANKING Status: COLLACCT Loan Type: COLLECTION ATTORNEY Acct Name: 111222233	1	3/14 01/16 04/07 10/14	CLOSED	\$2294-C \$2294-L	61	\$2280	\$162					19
PROGRESSIVE POWER AND GAS Subcode: 9999199 KOB: UTILITY Status: COLLACCT Loan Type: COLLACCT Acct Name: 121212	1	01/16 01/16	CLOSED	\$284-O	1	\$264						19

REVOLVING ACCOUNTS												
Acct Name/Tradeline	Status/ Ecoa/ Condition	Bal/Dt Open/ Last Pmt	Current Status				Hist Status				Rating	
			Am1/ Am2	Pmt Term	Sbal	S/Past Due	Mths	30	60	90		
HAPPY VISA Subcode: 1234567 KOB: BANKING Status: CLIFF ACCT Loan Type: CRG Acct Name: 1234123412341234	1	02/16 10/15 02/16	CLOSED	\$297-H \$25	\$260	3	0	0	0	0	0	R 1
FUN CLOTHES Subcode: 1234567 KOB: CLOTHING Status: CLRR ACCT Loan Type: CRG Acct Name: 5555555555555555	1	02/16 03/10	CLOSED	\$265-H \$364-L	\$25 UNK	18	0	0	0	0	0	R 1

INSTALLMENT ACCOUNTS												
Acct Name/Tradeline	Status/ Ecoa/ Condition	Bal/Dt Open/ Last Pmt	Current Status				Hist Status				Rating	
			Am1/ Am2	Pmt Term	Sbal	S/Past Due	Mths	30	60	90		
GOOD CAR LOANS Subcode: F0190101 KOB: FINANCE Status: DRDLO 30 Loan Type: ALTD Acct Name: 1556688116688	4	06/09 09/05 06/09	CLOSED	\$13856-O	\$282 61	50	2	0	0	0	0	12
ROWA STUDEN Subcode: V99P28M11 KOB: BANKING Status: CLRR ACCT Loan Type: EDUCATIONAL Acct Name: 1111138888889	1	01/16 03/14 01/16	CLOSED	\$23000-O	\$105 153	\$32492	21					11

REAL ESTATE ACCOUNTS												
Acct Name/Tradeline	Status/ Ecoa/ Condition	Bal/Dt Open/ Last Pmt	Current Status				Hist Status				Rating	
			Am1/ Am2	Pmt Term	Sbal	S/Past Due	Mths	30	60	90		
FIRST HOUSE MFG CO Subcode: 21021010 KOB: BANKING Status: CLRR ACCT Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE Acct Name: 00000000	OPEN	06/14 09/11 03/05 09/13	OPEN	\$150000-O	\$1162 360	\$135004	99	22	9	0	0	M 1

INQUIRIES				
Date	Name	Code	Bureau Id	
9/25/2015	TARGET	1984586	XPN-01	
8/17/2015	SPRING PCS	1354830	XPN-01	

7 PUBLIC RECORDS

This segment provides you with detailed information on any Public Records (Court Judgments, Bankruptcies, Tax Liens). It includes:

- Name of Defendant it
- Date filed
- Amount of Judgment
- Type of Record
- Name of Plaintiff
- Case Number
- Satisfied/Paid date – if no date, then is unpaid
- Name of court where suit was filed

8 COLLECTION, REVOLVING, INSTALLMENT, REAL ESTATE ACCOUNTS

Collection account-provides you with detailed information on any Collection Accounts.

Revolving account-allows you to borrow an amount up to a specific limit. The payment amount on a revolving account varies depending on how much you borrow. Examples of revolving accounts include credit cards, home equity loans, and accounts with overdraft protection.

Installment account-has a specific amount of money borrowed with set payments on the account.

When you take out the loan, you know the amount of the payment and how many payments you'll need to make to pay off the account. Examples of installment accounts include car loans and student loans.

Real estate-installment loan which uses real estate property as collateral.

Trade information on all types of accounts include:

- Acct Name/Tradeline - Collector/Debtor Name, Subcode, and Kind of Business and Account Number
- Status/Ecoa/Condition - Status Date, ECOA-A code describing the applicant's responsibility for the account per the Equal Credit Opportunity Act, and Condition of the account
- Balance Date, Opened Date, Last Payment Date
- Amount - \$ amount listed followed by a letter (O=Open, L=Credit limit, H=High balance, C=Initial Chargeoff, Blank is unknown)
- Payment amount if any and term of account
- Current Balance
- Past Due Balance
- History Status - lists how many times a payment was 30, 60 or 90 days late
- Rating - Rating of accounts consist of a letter and a number (I=Individual, R=Revolving Credit, M=Mortgage, O=Unrated, 0=not enough history, 1=good, 2-9=negative, with 9 being collection)
- History Status - lists how many times a payment was 30, 60 or 90 days late

9 INQUIRIES

This section displays which companies have viewed the applicant's credit file over the last 2 years. Includes date the inquiry occurred, name of the company doing the inquiry and the customer number for that company.

APPENDIX: Credit Report requently used Abbreviations/Codes



Account Condition, Payment Status Abbreviations & Public Record Glossary:

BKLIQREO – Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy

CHARGOFF – Unpaid balance reported as a loss by the credit grantor

CIV CL JUDG – Civil claim judgment

CIV CL SATIS – Civil claim judgment satisfied

COFF NOW PAY – Now paying, was a charge-off

COLLACCT – Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department

CURR ACCT – Account in good standing

CURR WAS 30-3 – Current account was 30 days past due date 3 times

CURR WAS COLL – Current account/was a collection account, insurance claim, Government claim or terminated for default

DELINQ 60 – Account 60 days past due date

FED TAX LIEN – Federal tax lien

FED TAX REL – Federal tax lien released

FOREPROC – Foreclosure proceeding started

GOVCLAIM – Claim filed with government for insured portion of balance on loan

NO STATUS – No status reported

REFINANC – Account renewed or refinanced

REPOSSES – Merchandise taken back by credit grantor/there may be a balance due

SCNL – Credit grantor cannot locate consumer

SETTLED – Account legally paid in full for less than the full balance

SM CL JUDGMNT – Small claims court judgment

STATE TAX LN – State tax lien

TRANSFER – Account transferred to another office

VOLUSURR – Voluntary surrender

30 DAY DEL – Account 30 days past due (or 60, 90, 120, etc)

30 2 TIMES – Account 30 days past due 2 times

LOAN TYPES:

AUL – Auto lease

AUT – Auto loan

BCC – Business credit card – revolving terms

C/S – Child support

CEL – Telecommunications/cellular

CHG – Revolving charge account

CLS – Credit line secured – revolving terms

COL – Collection dept/agency/attorney

CRC – Credit card

DCS – Debt counseling service

EDU – Educational loan

HEI – Home equity

H/I – Home improvement loan

ISC – Installment sales contract

LEA – Lease

M/H – Manufactured home

MED – Medical debt

NTE – Note

R/C – Conventional real estate mortgage

R/E – Real estate, specific type unknown

R/F – FHA real estate mortgage

R/O – Real estate mortgage – with/ without other collateral, usually a 2nd mortgage

R/S – Second mortgage, terms in years

RCK – Returned check

REN – Rental agreement

SCC – Secured credit card – revolving terms

SDL – Government-secured direct loan

SEC – Secured loan

TSL – Timeshare loan

TXC – Tax collection

UNK – Unknown – extension of credit, review or collection

UNS – Unsecured loan

UTI – Utility company

APPENDIX: Credit Report frequently used Abbreviations/Codes



KOB – Kind of Business codes

AC Auto leasing	PM Check cashing services
AN Automobile dealers, new	PS Employment screening
AU Automobile dealers, used	RA Apartments
BB All banks – nonspecific	RC Office leasing
BC Bank credit cards	RD Mobile home dealers
BI Bank – installment loans	RE Real estate sales and rentals
BM Bank – mortgage department	RP Mobile home park
BS Savings bank	RR Property and property management company
CG General clothing store	UA Water utilities
DC Complete department stores	UC Cable TV providers
EC Colleges	UE Electric light and power company
EL Student loans	UG Gas company, natural and bottled
EU Universities	UL Long distance phone company
EZ Education – nonspecific	UP Cellular and paging services
FA Auto finance companies	US Satellite TV/direct broadcast providers
FB Mortgage brokers	UT Local telephone service provider
FC Credit unions	UW Wireless telephone service provider
FL Savings and loans – mortgage	VC City and county
FM Mortgage companies	VF Federal government
FP Personal loan companies	VK Child support services
FR Mortgage Reporters	VS State government
FS Savings and loan companies	YB Collection department – bank
FZ Finance companies – nonspecific	YC Other collection agencies
HA Appliance sales and service	YD Collection department – department store
HC Carpets and floor coverings	YF Collection department loan company
HF Home furnishing stores	YL Collections attorney
HR Furniture rentals	YZ Collections – nonspecific
HZ Home furnishings – nonspecific	ZT Tenant screeners reseller
JA Jewelers	
JP Computer sales and service	
ND Credit card – department store	
NF Credit card – finance company	
OC Oil company credit cards	

ECOA – Equal Credit Opportunity Act

The code describing the applicant's association/responsibility on the account:

1 – Individual: This individual has contractual responsibility for this account and is primarily responsible for its payment.

2 – Joint Account: Contractual Responsibility: This individual is expressly obligated to repay all debts arising on this account by reason of having signed an agreement to that effect. There are other people associated with this account who may or may not have contractual responsibility.

3 – Authorized User: This individual is an authorized user of this account; another individual has contractual responsibility.

4 – Joint Account: This individual participates in this account. The association cannot be distinguished between joint account – contractual responsibility or authorized user.

5 – Cosigner: This individual has guaranteed this account and assumes responsibility should signer default. This code only to be used in conjunction with code 7 signer.

6 – On Behalf Of: This individual has signed an application for the purpose of securing credit for another individual, other than spouse.

7 – Signer: This individual is responsible for this account, which is guaranteed by a cosigner. This code is to be used in lieu of codes 2 and 3 when there is a code 5 cosigner

Note: This document is provided only to assist users in reading the consumer reports provided by Tenant Data. It is not intended to be authoritative, and may not reflect the most current information available.