

# 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.

CREDIT REPORT	
<b>1 IDENTIFICATION</b>	
Name: JANE M DOE ... DOB: 04/05/1967 FRAUD VICTIM ALERT: 268 02-25-16 2499946 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) 0084 SSN MATCHES XPN-01 Name: EXPERIAN Address: 701 EXPERIAN PARKWAY PO BOX 2002 ALLEN, TX 75013 Phone: 8883973742	

## 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 they were reported to the bureau

2 PERSONAL INFORMATION	
Name	Jane M Doe DOB: 04/05/1967
SSN	***-**-1234
Address	PRESENT 1724 APPLE AVE 04/11/2015 02/03/2016 HOT SPRINGS, AR 72121
Address	PREVIOUS 1603 LITTLE KING CT 09/03/2013 OMAHA, NE 68142 12/02/2014

3 AKA's	
DOE JANE	XPN-01

4 EMPLOYMENT				
Employer	Position	Income	From VerDate	To VerBy
WALMART	UNKNOWN		11/15	11/25/2015

## 3 AKA'S

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

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	

## 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.

6 PROFILE SUMMARY							
Public Records	1 Oldest Trade 06/09 Now Del/Drg 1 30 Day Delq 1						
Tradelines	5 Paid Accounts 1 Wan Del/Drg 0 60 Day Delq 0						
Satis Accounts	5 Inquiries 2 Inqs/6 MO 0 90 Day Delq 0						
Type	Count	High	Limit	Balance	Past Due	Payment	% Avail
Revolving	2	\$362	\$504	\$492	\$0	\$50	3%
Installment -	2	\$43856	\$0	\$32492	\$0	\$105	-
Real Estate	1	\$150000	\$0	\$135004	\$0	\$1162	-
Open /	0	\$0	\$0	\$0	\$0	\$0	%
Collections	2	\$2558	\$0	\$2544	\$162	\$0	%
Totals	7	\$198976	\$0	\$17053	\$162	\$1317	

7 PUBLIC RECORDS				
Name	Date Filed/SAmount	Type/Priority	Reference/Paid	Court/Court Code
JANE M DOE	06/2015 \$12000	COUNTY TAX LIEN RELEASED	44444444	IOWA DISTRICT COURT 3000000

## 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).

We also provide you with 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)



**7 PUBLIC RECORDS**

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

- Name of Defendant
- Date filed
- Amount of Judgment
- Type of Record
- Name of Plaintiff
- Case Number
- Satisfied/Paid date – if no date, then it 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 lines of credit 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 includes the following

- 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, 0=not enough history, 1=good, 2-9=negative)
- 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.

8 COLLECTION ACCOUNTS												
Acct Name/Tradeline	Status/Ecoa/Condition	BalDt Open/Last/Delq	Amt1/ Amt2	Current Status			Hist Status				Rating	
				Pmt/ Term	SBal	SPast Due	Mths	30	60	90		
ABC VISA Subcode: 1234567 KOB: BANKING Status: COLLACCT Loan Type: COLLECTION ATTORNEY Acct Num: 1111222233 CREDIT CARD HIGH CREDIT CHARGE OFF AMOUNT	3/14 1 CLOSED	01/16 04/07 10/14	\$2294-C \$2294-L	61	\$2280	\$162						19
PROGRESSIVE POWER AND GAS Subcode: 9999199 KOB: UTILITY Status: COLLACCT Loan Type: COLLACCT Acct Num: 121212 MAXIMUM DELINQUENCY DATE: 01/16			01/16 01/16	\$264-O	\$264							

8 REVOLVING ACCOUNTS												
Acct Name/Tradeline	Status/Ecoa/Condition	BalDt Open/Last/Delq	Amt1/ Amt2	Current Status			Hist Status				Rating	
				Pmt/ Term	SBal	SPast Due	Mths	30	60	90		
HAPPY VISA Subcode: 1234567 KOB: BANKING Status: CUFF ACCT Loan Type: CHG Acct Num: 1234123412341234	02/16 1 02/16		\$297-H	\$25	\$260		3	0	0	0	0	R 1
FUN CLOTHES Subcode: 1234567 KOB: CLOTHING Status: CURR ACCT Loan Type: CHG Acct Num: 5555555555555555			02/16 1	\$265-H \$504-L	\$25	\$233		18	0	0		

8 INSTALLMENT ACCOUNTS												
Acct Name/Tradeline	Status/Ecoa/Condition	BalDt Open/Last/Delq	Amt1/ Amt2	Current Status			Hist Status				Rating	
				Pmt/ Term	SBal	SPast Due	Mths	30	60	90		
GOOD CAR LOANS Subcode: F01W0101 KOB: FINANCE Status: DELIQ 30 Loan Type: AUTO Acct Num: 1556688116688 COLLATERAL AUTOMOBILE CLOSED	4 09/05 CLOSED		06/09 \$13856-O	\$282	\$0	61		2	0	0	0	12
TOW A STUDEN Subcode: V90P28M11 KOB: BANKING Status: CURR ACCT Loan Type: EDUCATIONAL Acct Num: 111118888889 STUDENT LOAN	1 03/14 01/16		01/16 \$32000-O	\$105	\$32492	153		21				11

8 INSTALLMENT ACCOUNTS												
Acct Name/Tradeline	Status/Ecoa/Condition	BalDt Open/Last/Delq	Amt1/ Amt2	Current Status			Hist Status				Rating	
				Pmt/ Term	SBal	SPast Due	Mths	30	60	90		
FIRST HOUSE MTG CO Subcode: 210210210 KOB: BANKING Status: CURR ACCT Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE Acct Num: 05050505 MAXIMUM DELINQUENCY DATE: 06/13 CONVENTIONAL REAL ESTATE MTG CURRENT ACCOUNT WAS DELINQUENT 60 DAYS PAST DUE DATE	1 03/05 OPEN		09/15 \$150000-O	\$1162	\$135004	360		99	22	9	0	M 1

9 INQUIRIES				
Date	Name	Bureau Id	Code	Bureau Id
9/25/2015	TARGET	1984586	XPN-01	
5/17/2015	SPRING PCS	1354830	XPN-01	

# 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.*