



PO Box 1386, Columbia, SC 29202

www.icscredit.com

*This document is provided only to assist new users in reading an **TransUnion Credit Report**. It is not intended to be authoritative, and may not reflect the most current information available.*

Consumer: An individual with credit history.

Subscriber: A business that subscribes to Experian's credit reporting services. An inquiring subscriber accesses credit information on a consumer for a legitimate business purpose to determine credit worthiness.

Tradeline: A credit account reported on a consumer credit report.

Personal Information Since xx/xx/xx FAD xx/xx/xx

Since – date file was created for Equifax

FAD – date report was pulled

NAME – Includes similar names such as aliases, maiden, previous surnames or nicknames associated with the consumer's file.

DATE OF BIRTH – consumer's year or date of birth if available; the date of birth is not required to access a credit report

SOCIAL SECURITY NUMBER

ADDRESS – current and previous addresses and the date the address was reported to the bureau

Employment

If available, most current employer, one previous employer, including addresses position, income and date employment was verified, reported and/or hired.

Add-On Products Summary

List of additional products included in report. For example, the credit score

Scoring

Score Model: FICO Classic 04

A credit score is a three-digit number that summarizes the historical credit information on a credit report. The number reflects the likelihood that a consumer will become delinquent on a loan or a credit obligation in the future. A general guide for report ranges:

Excellent = 750 – 840+

Good = 749 – 660

Fair = 659 – 620

Poor = 619 – 340

Scores are based on the credit data in the credit report. This data can be grouped into five categories: Types of Credit in Use; New Credit; Length of Credit History; Amounts Owed; and Payment History.

Many score factors or reasons are used to determine the score. Up to four factors that explain the most significant elements of an individual's score are listed on the report. See table on page 5 for a complete list of score factors.

Credit Summary From xx/xx/xxxx To xx/xx/xxxx

A "snapshot" of all activity on the consumer's credit report for the date range shown.

Public Records	Number of judgments, liens and civil actions against a consumer
Hist Neg Trades	Total number of accounts with an historical manner of payment (MOP) 2 or greater. See table on page 6 for a complete list of MOP codes.
Hist Neg Occurr	Total number of times method of payment (MOP) 2 or greater ratings have historically occurred. Excludes current MOP. See table on page 6 for a complete list of MOP codes.
Open Trades	Number of accounts in which the consumer receives a service with the agreement that payment for the service will be made each month – Account Type "O"
Collections	Number of accounts turned over to a professional debt collecting agency
# Trades	Total number of trades (the sum of Revolving, Installment, Mortgage and Open accounts)
Installment	Number of credit accounts in which the debt is divided into amounts to be paid successively at specified intervals. Fixed payment type accounts such as car loans, education loans mortgage and real estate loans. – Account Type "I"
Inquiries	Total number of inquiries
Negative Trades	Total number of accounts with a current manner of payment (MOP) 2 or greater. See table on page 6 for a complete list of MOP codes.
Revolving	Number of revolving and/or check credit accounts - credit automatically available up to a predetermined maximum limit as long as the consumer makes regular payments – Account Type "R" and "C"
Mortgage	Number of Mortgage accounts – Account type "M"

Summary of Accounts by Type and Grand Totals for all Types

Type	Revolving	Credit automatically available up to a predetermined maximum limit as long as the consumer makes regular payments. May include check credit accounts.
	Installment	Credit accounts in which the debt is divided into amounts to be paid successively at specified intervals. Fixed payment type accounts such as car loans and education loans.
	Mortgage	Mortgage Loans, Home Equity Line of Credit
	Open/Other	open ended accounts – consumer receives a service with the agreement that payment for the service will be made each month
High	Highest amount ever owed on an account.	
Limit	Maximum credit amount approved by credit grantor.	
Balance	Balance owed as of the date verified.	
Past Due	Amount past due as of the date verified or closed.	
Payment	From the "Terms" field on the account; subscriber-reported monthly payment.	
% Avail	Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.	

Public Records

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts and provides notification of: Civil Judgments or tax liens reported for the consumer over the past 7 years; Bankruptcies the consumer has filed during the past 10 years

Reported/ \$Amount	Date the record was reported to the credit bureau Amount of the record
ECOA/ Subscriber	Code describing the consumer's association to the account per the Equal Credit Opportunity Act – see table on page 6 TransUnion customer number
Assets	Listing of Assets
Type Plaintiff/Attorney	Type of record: judgment; tax lien; bankruptcy Name of the plaintiff and attorney involved in the case
Docket Paid	Docket Number Date the public record was paid (if applicable)
Court City, State	Type of source court Court Location

Collections

Listing of any reported accounts assigned to a professional debt collecting agency

Firm/ID Code	Name of the collection agency providing information/Consumer's account number with the collection agency Collector's Kinds of Business designator (see table on page 7) and TransUnion assigned reporting subscriber number
Paid ECOA	Code describing the consumer's association to the account per the Equal Credit Opportunity Act – see table on page 6
Placed/ CLSD	Date the item was turned over to a collection agency Date the amount was charged off by the original creditor
VRFD/ CS(MOP)	Date the information was verified along with an indicator code Current manner of payment (MOP) – see tables on page 6 for more details
\$PLCD/ BAL	Original dollar amount of collection Balance owed as of date verified or closed
Acc#	Consumer's account number with the creditor
Creditor Name	Name of the original creditor
Remarks	Explanation of current account status as reported by the collection agency.

**Revolving Accounts
Installment Accounts
Open Accounts
Overdraft/Reserve Accounts
Mortgage Accounts**

Acc Name/Address	Abbreviated name of credit grantor with whom consumer has an account Consumer's account number with the credit grantor. Subscriber: credit grantor's Kinds of Business designator (see table on page 7) and TransUnion assigned reporting subscriber number Additional information about the account including loan type and remarks about status of account such as disputes or account credit condition as reported by the credit grantor	
RPTD DLA ECO	Date reported to bureau Date of last activity on the account - Dates include an indicator code – see table on page 6 for more details Code describing the consumer's responsibility for paying the account – see table on page 6	
Opened Clsd/PD	Date the account was opened. Date the account was closed or paid out – see date indicators table on page 6	
High Limit	Highest amount ever owed by the consumer on that account. Maximum amount of credit approved by credit grantor.	
Current Status	PMT Term	Number of payments, payment frequency, and payment dollar amount agreed upon
	\$Bal	Balance owed as of date verified or closed.
	\$PastDue	Amount past due for the account as of date verified or closed.
Hist Status	Consumer's payment history	
	Mths	Months reviewed indicates the total number of months history has been maintained for the account
	30 60 90	Number of times account was over 30, 60 or 90 days late
	Displays method of payment for each month account was reviewed	
Rating	Type of account and manner of payment code at which the account is currently reported. See tables on pages 6 & 7 for details.	

Inquiries

Displays which companies have viewed the consumer's credit file over the last two years.

Date	Date the inquiry occurred.
Name/Address	Inquiring subscriber's name
Code	Subscriber's TransUnion assigned account number
MKT	Assigned market for subscriber
Type Inq/Loan	Type of Inquiry or Loan
Amount	Amount of Loan, if available

Serviced By: Identifies the TransUnion bureau owning or servicing the credit report. This information directs consumers to the appropriate location

END OF REPORT – TRANS UNION – (date file accessed)

FAIR ISAAC CREDIT BUREAU RISK SCORE REASON CODES – For Reference Only

Reason Statement	Equifax (Beacon)	Trans Union (Classic 04)	Experian (FICO V2)
Amounts owed on accounts is too high	01	01	01
Level of delinquency on accounts	02	02	02
Too few bank revolving accounts			03
Proportion of loan balances to loan amounts is too high	33	33	33
Too many bank or national revolving accounts	04		04
Lack of recent installment loan information	32	04	32
Too many accounts with balances	05	05	05
Too many consumer finance accounts	06	06	06
Account payment history is too new to rate	07	07	07
Too many inquiries last 12 months	08	08	08
Too many accounts recently opened	09	09	09
Proportion of balance to credit limits too high on bank revolving or other revolving accounts	10	10	10
Amount owed on revolving accounts is too high	11	11	11
Length of time revolving accounts have been established	12	12	12
Time since delinquency too recent or unknown	13	13	12
Length of time accounts have been established	14	14	14
Lack of recent bank revolving information	15	15	15
Lack of recent revolving account information	16	16	16
No recent non-mortgage balance information	17	17	17
Number of accounts with delinquency	18	18	18
Too few accounts currently paid as agreed	19	27	19
Date of last inquiry too recent		19	
Length of time since derogatory public record or collection is too short	20	20	20
Amount past due on accounts	21	21	21
Number of bank or national revolving accounts with balances	23		
No recent revolving balances	24	24	24
Length of time installment loans have been established			36
Number of revolving accounts			26
Number of established accounts	28	28	28
No recent bankcard balances			29
Time since most recent account opening is too short	30	30	30
Too few accounts with recent payment information	31		31
Amount owed on delinquent accounts	34	31	34
Length of time open installment loans have been established			36
Number of consumer finance company accounts established relative to length of consumer finance history		37	
Serious delinquency and public record or collection filed	38	38	38
Serious delinquency	39	39	39
Derogatory public record or collection filed	40	40	40

MOP CODES – MANNER OF PAYMENT

0	Not rated, too new to rate, or approved but not used
1	Pays as agreed
2	30 – 59 days past the due date
3	60 – 89 days past the due date
4	90 – 119 days past the due date
5	120 days or more past the due date
7	Paying or paid under Wage Earner Plan or similar arrangement
8	Repossession
8A	Voluntary Repossession
8D	Legal Repossession
8P	Making payments to account with MOP/8
8R	Repossession; redeemed
9	Charged off to bad debt
9B	Collection account
9P	Paying or paid with an MOP of 9 or 9B
UC	Unclassified
UR	Unrated

ECOA CODES & ACCOUNT DESIGNATORS

A	Authorized User of shared account
C	Joint contractual liability
I	Individual account for sole use of customer
M	Account for which subject is liable, but cosigner has liability if the maker defaults
P	Participant in shared account which cannot be distinguished as C or A
S	Account for which subject is cosigner and becomes liable if make defaults
T	Relationship with account terminated
U	Undesignated
X	Deceased

DATE INDICATORS

A	Automated
C	Closed
D	Declined
F	Repossessed/Written Off/Collection
I	Indirect
M	Manually Frozen
N	No Record
P	Paid Out
R	Refused
S	Slow Answering
T	Temporarily Frozen
V	Verified
X	No Reply

KINDS OF BUSINESS CLASSIFICATION

A	Automotive
B	Banks and S&L
C	Clothing
D	Department, Variety and other retail
E	Employment
F	Finance, Personal
G	Groceries
H	Home Furnishings
I	Insurance
J	Jewelry, Cameras and Computers
K	Contractors
L	Lumber, Building Material, Hardware
M	Medical & Related Health
N	Credit Card and Travel/Entertainment Companies
O	Oil Companies
P	Personal Services Other Than Medical
Q	Finance Companies, Other Than Personal Finance Companies
R	Real Estate and Public Accommodations
S	Sporting Goods
T	Farm and Garden Supplies
U	Utilities and Fuel
V	Government
W	Wholesale
X	Advertising
Y	Collections
Z	Miscellaneous

TYPE OF ACCOUNT

O	Open Account (30, 60 or 90 days)
R	Revolving or Option
I	Installment
M	Mortgage
C	Check credit (line of credit)