

CREDIT REPORT – FOR CREDITOR USE

(1) FOR	SUB NAME	MARKET SUB	IN FILE	DATE	TIME OF ISSUE		
(2) SUBJECT				SSN			
ALSO KNOWN AS				BIRTH DATE			
CURRENT ADDRESS				TELEPHONE			
FORMER ADDRESS				DATE REPORTED			
CURRENT EMPLOYER AND ADDRESS			POSITION INCOME	VERF	RPTD		
FORMER EMPLOYER AND ADDRESS					HIRE		
SPECIAL MESSAGES (3) *** TRANS-ALERT: (4) *** HAWK-ALERT:							
MODEL PROFILE (6) *** ALERT *** (7) *** NEW DELPHI ALERT: SCORE (5)							
CREDIT SUMMARY *** TOTAL FILE HISTORY (8) PR=1 (9) COL=1 (10) NEG=1 (11) HSTNEG=1-6 (12) TRD=2 (13) RVL=1 (14) INST=1 (15) MTG=0 (16) OPN=0 (17) INQ=2							
REVOLVING: INSTALLMENT: (24) TOTALS:	(18) HIGH CRED	(19) CRED LIM	(20) BALANCE	(21) PAST DUE	(22) MNTHLY PAY AVAILABLE (23)		
PUBLIC RECORDS							
SOURCE TYPE	DATE	LIAB	EOCA COURT LOC	ASSETS	DOCKET # PLAINTIFF/ATTORNEY		
COLLECTIONS							
SUBNAME ACCOUNT #	SUBCODE	EOCA	OPENED VERIFIED	CLOSED	\$ PLACED BALANCE	CREDITOR REMARKS	MOP
TRADES							
(25) SUBNAME (26) ACCOUNT # (27) ECOA	(28) SUBCODE (29) COLLATRL/ LOANTYP	(30) OPENED (31) VERIFIED (32) CLSD/PD	(33) HIGHCRED (34) CREDLIM (35) BALANCE	(36) TERMS (37) PASTDUE (38) REMARKS	(39) MAXDELQ (40) AMT-MOP	(41) PAY PAT 1-12 (42) PAY PAT 13-24 (43) MO 30/60/90	(44) MOP
INQUIRIES							
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME		
END OF CREDIT REPORT - SERVICED BY:							

Credit Report for Creditor Use - Links

- (1) **Inquiry Information:** Includes subscriber code, name, market area where the file resides, date the file was created, and inquiry date and time.
- (2) **Demographic Information:** Verifies consumer identification. Includes consumer's name, plus any aliases; current address and date reported; up to two previous addresses, date reported on first previous address; social security number; and if available, date of birth, telephone number, most current employer, one previous employer, including addresses, position, income and date employment was verified, reported and/or hired

SPECIAL MESSAGES Highlights specific credit file conditions, including suspected fraud, consumer statement or no subject found.

- (3) A TRANS ALERT message appears when the input address, social security number or surname does not match what is on file; or when a minimum of four inquires have been made against the file within the last 60 days.
- (4) HAWK messages appear if address, phone number or social security number have been used in suspected fraudulent activity; or if the information is inappropriate on an application, such as a commercial or institutional address; or if the social security number has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.

MODEL PROFILE Displays unbiased predictive scores to project a consumer's future credit risk. Other scores available estimate income, project recovery dollars and predicts insurance risk.

- (5) Risk score factors are displayed numerically or in text. Up to four factors are disclosed with EMPIRICA, NEW DELPHI, PATROL and ASSIST. These factors are displayed in order based on their relative impact on the final score.
- (6) ***ALERT*** appears after model profile heading when MOP 7 (manner of payment) or greater, a negative public record or a collection is present on the file.
- (7) ***NEW DELPHI*** predicts the likelihood of an applicant becoming bankrupt within the next 12 months.

CREDIT SUMMARY Provides a "snapshot" of all activity on the consumer's credit report. "Total File History" or "12 Month History" will print in the upper right hand corner of the credit summary depending on the option chosen.

- (8) Total number of public records.
- (9) Total number of collection accounts; accounts with a **Kinds-Of-Business (KOB)** code of "Y".
- (10) Total number of accounts with a current manner of payment (MOP) 2 or greater.
- (11) **HISTORICAL NEGATIVE:** Derived from the payment pattern field. Displayed in tt-iii format.
tt = Total number of accounts with an historical MOP 2 or greater.
iii = Total number of times MOP 2 or greater ratings have **historically** occurred. Excludes current MOP.
- (12) Total number of trades. TRD is the sum of RVL, INST, MTG, and OPN values.

- (13) Total number of revolving and/or check credit accounts (Account types “R” and “C”).
- (14) Total number of installment accounts (Account type “I”).
- (15) Total number of mortgage accounts (Account type “M”).
- (16) Total number of open accounts (Account type “O”).
- (17) Total number of inquiries.
- (18) Highest amount ever owed on an account.
- (19) Maximum credit amount approved by credit grantor.
- (20) Balanced owed as of the date verified.
- (21) Amount past due as of the date verified or closed.
- (22) From the “TERMS” field on the account; subscriber-reported monthly payment.
- (23) Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.
- (24) Totals for the second row headers are included for: Revolving, Installment, (Mortgage, Open, Closed with Balance accounts not shown on sample report).

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 country, 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.
- Public record information includes the source, type of public record, date the public record was reported to the credit bureau, any liabilities, the **ECOA** designator; court location, any assets and the date the public record was paid (if applicable). Also lists the docket number, the plaintiff and attorney involved in the case.

COLLECTIONS Identifies consumer accounts that have been transferred to a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer’s account number with the collection agency, collector’s **Kinds-of-Business** designator and Trans Union assigned reporting number (all collection agency subcodes begin with “Y”), the **ECOA** designator, date the amount was charged off by the original creditor, date the information was verified along with an **indicator code**, date the item was turned over to a collection agency, original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

TRADES Provides an on-going historical and current record of the consumer’s buying and payment activities.

- Trades are available sorted by most derogatory followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

- (25) Abbreviated name of credit grantor with whom consumer has account.

- (26) Consumer's account number with the credit grantor.
- (27) ECOA indicates responsibility for paying the account.
- (28) Credit Grantor's **Kinds-of-Business** designator and Trans Union assigned reporting subscriber number.
- (29) Collateral for an installment loan or type of loan.
- (30) Date the account was opened.
- (31) Date of **last activity on the account**.
- (32) Date an account was closed or paid out.
- (33) Highest amount ever owed by the consumer on that account.
- (34) Maximum amount of credit approved by credit grantor.
- (35) Balanced owed as of date verified or closed.
- (36) Number of payments, payment frequency, and dollar amount agreed upon.
- (37) Amount past due as of date verified or closed.
- (38) Explanation of dispute or account credit condition, as reported by the credit grantor.
- (39) Date on which the maximum level of delinquency for that account occurred.
- (40) Dollar amount of consumer's maximum delinquency and the manner of payment rating at the time.
- (41) **Manner of payment (MOP)** for the 12 most recent months. Payment pattern reads from the left to right, with the most recent verified entry on the left of the first line. The pattern then works its way back in time. There are six different characters that may appear in the payment pattern. These are MOP values 1 through 5 and X, which are those reported by the credit grantor. The X is inserted by Trans Union if the following conditions are occur:
- Automated data was not received from the credit grantor for that month.
 - The account is reported as disputed by the consumer. In this case, an X is placed in the left-hand (most recent) position and the three next most recent values are changed to an X. This is done to ensure full compliance with the Fair Credit Billing Act.
 - Any MOP other than 1 through 5 was received: for example, 00, UR or UC.
- (42) Manner of payment for the 12 months preceding those reported under PAYPAT 1-12.
(See 41 for explanation).
- (43) 4 – column display; describing payment history.
- MO = Number of months reviewed.
 - 30 = Number of times over 30 days late.
 - 60 = Number of times over 60 days late.
 - 90 = Number of times over 90 days late.

(44) **Type of account** (R, I, M, O, C) and **manner of payment code** at which the account is currently reported.

INQUIRIES Displays which companies have viewed the consumer's credit file over the last 2 years. Includes date the inquiry occurred, inquiring subscriber's Trans Union-assigned account number and name.

- Available in a one or two column display.
- If two column, inquiries are displayed either left to right or top to bottom, by date.

SERVICED BY Identifies the Trans Union bureau owning or servicing the credit report. This information directs consumers to the appropriate location.

Trans Union Credit Report Codes

ECOA INQUIRY AND 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 co-signer 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 co-signer and becomes liable if maker defaults
 T Relationship with account terminated
 U Undesignated
 X Deceased

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)

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 Reported
 S Slow Answering
 T Temporarily Frozen
 V Verified
 X No Reply

MOP CURRENT MANNER OF PAYMENT

00 Not rated, to new rate, or approved but not used
 01 Pays as agreed
 02 30-59 days past the due date
 03 60-89 days past the due date
 04 90-119 days past the due date
 05 120 days or more past the due date
 07 Paying or paid under Wage Earner Plan or similar arrangement
 08 Repossession
 8A Voluntary repossession
 8D Legal repossession
 8P Paying or paid account with MOP 08
 8R Repossession; redeemed
 09 Charged off to bad debt
 9B Collection account
 9P Paying or paid account with MOP 09 or 9B
 UC Unclassified
 UR Unrated

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 & 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 Suppliers
 U Utilities and Fuel
 V Government
 W Wholesale
 X Advertising
 Y Collection
 Z Miscellaneous