



Informative Research

HOW TO READ

A CREDIT REPORT

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OPEN TRADELINES

Trade Lines																
Creditor Name		Reported Date		Opened Date		Balance		Payment		Terms		Account Type		Times Past Due		
Account Number		DLA		ECOA		Credit Limit		High Credit		Current Status		Months Reviewed		30	60	90+
1	CAP1/BSTBY	8	02/08	10	10/07	12	0	14		16	REV	18	Rev		20	
2	562727218457	9	11/07	11	B	0	500	15	443	17	01	19	4	0	0	0
3	CreditCard					0										
4	TU1 XPN1															
5	01/08: CCCCCC	6														
XPN1: PAID ACCOUNT. ZERO BALANCE																
XPN1: THIS IS AN ACCOUNT IN GOOD STANDING																
XPN1: ACCOUNT/PAID SATISFACTORILY																
TU1: CLOSED ACCOUNT																

1. Creditor's Name

- The creditor's name is listed for each tradeline

2. Account Number

- Account numbers are truncated for consumer protection. Use the partial number shown to compare a tradeline to the 1003

3. Account Description

- Description of account type

4. Repository Information

- Repository(ies) supplying the tradeline information

5. Last Payment Date

- If applicable, the last payment date will be indicated

6. Payment Pattern

- Payment pattern grid provides a visual reference of the payment history

7. Bureau Remark Codes

- Added detail about the account supplied by the creditor

8. Reported Date

- Indicates date the tradeline was reported to the bureaus

9. Date of Last Activity

- Indicates the date of last activity on the account

10. Opened Date

- The date the account was established

11. ECOA Code

- Indicates the relationship of the tradeline to the borrower(s)

12. Balance

- Indicates the amount outstanding on the account

13. Credit Limit

- Indicates the reported high credit limit for the account

14. Payment

- Indicates the payment amount due each period

15. High Credit

- The historical high credit balance of the account

16. Terms

- The term of repayment granted by the creditor

17. Current Status

- The current account status by code

18. Account Type

- The type of account by code

19. Months Reviewed

- The total number of months the account has been reviewed

20. Times Past Due

- The number of late payments made on the account

DEROGATORY TRADELINES

Derogatory Trade Lines															
Creditor Name			Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due						
Account Number			DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+				
1	CHASE		9	06/16	11	10/06	13	3000	15	101	17	REV	19	Rev	20
2	664484118855		10	06/16	12	A	14	4000	16	4048	18	01	20	99	1 0 0
3	CreditCard		0		0										
4	TU2 EFX2														
5	Last Past Due: 11/12														
	06/16: -CC1CCCCC														
7	30 Days: 11/12														
8	EFX2: CREDIT CARD														
	EFX2: AMOUNT IN H/C COLUMN IS CREDIT LIMIT														

- 1. Creditor's Name**
 - The creditor's name is listed for each tradeline
- 2. Account Number**
 - Account numbers are truncated for consumer protection. Use the partial number shown to compare a tradeline to the 1003
- 3. Account Description**
 - Description of account type
- 4. Repository Information**
 - Repository(ies) supplying the tradeline information
- 5. Last Payment Date**
 - If applicable, the last payment date will be indicated
- 6. Payment Pattern**
 - Payment pattern grid provides a visual reference of the payment history
- 7. Last Late Payment**
 - Date of last late payment
- 8. Bureau Remark Codes**
 - Added detail about the account supplied by the creditor
- 9. Reported Date**
 - Indicates date the tradeline was reported to the bureaus
- 10. Date of Last Activity**
 - Indicates the date of last activity on the account
- 11. Opened Date**
 - The date the account was established
- 12. ECOA Code**
 - Indicates the relationship of the tradeline to the borrower(s)
- 13. Balance**
 - Indicates the amount outstanding on the account
- 14. Credit Limit**
 - Indicates the reported high credit limit for the account
- 15. Payment**
 - Indicates the payment amount due each period
- 16. High Credit**
 - The historical high credit balance of the account
- 17. Terms**
 - The term of repayment granted by the creditor
- 18. Current Status**
 - The current account status by code
- 19. Account Type**
 - The type of account by code
- 20. Months Reviewed**
 - The total number of months the account has been reviewed
- 21. Times Past Due**
 - The number of late payments made on the account



COLLECTION ACCOUNTS

Collections													
Collection Agency	Reported Date	Opened Date	Balance	Payment	Account Type	Current Status							
Account Number	DLA	ECOA	Credit Limit	High Credit	Terms	Months Reviewed							
Original Creditor													
1	Collection Inc	6	06/10	8	04/08	10	0	12		14	Rev	16	09
2	44	7	06/10	9	B	11	1000	13	1000	15	REV	17	26
3	Chase	0											
4	TU1 XPN1 EFX1												
XPN1: ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE													
XPN1: CURRENT ACCOUNT/ WAS DELINQUENT 60 DAYS PAST DUE DATE													
5	XPN1: ACCOUNT LEGALLY PAID IN FULL FOR LESS THAN THE FULL BALANCE												
TU1: SETTLED ACCOUNT													
EFX1: SETTLED ACCOUNT													
EFX1: PAID ACCOUNT. ZERO BALANCE													

1. Collection Agency

- The collection agency's name is listed for each account number and tradeline

2. Account Number

- Account numbers are truncated for consumer protection. Use the partial number shown to compare a tradeline to the 1003

3. Original Creditor

- In addition to the collection agency the original creditor will be listed if provided by the repositories

4. Repository Information

- Repository(ies) supplying the tradeline information

5. Bureau Remark Codes

- Added detail about the account supplied by the creditor

6. Reported Date

- Indicates date the tradeline was reported to the bureaus

7. Date of Last Activity

- Indicates the date of last activity on the account

8. Opened Date

- The date the account was established

9. ECOA Code

- Indicates the relationship of the tradeline to the borrower(s)

10. Balance

- Indicates the amount outstanding on the account

11. Credit Limit

- Indicates the reported high credit limit for the account

12. Payment

- Indicates the payment amount due each period

13. High Credit

- The historical high credit balance of the account

14. Account Type

- The type of account by code

15. Terms

- The term of repayment granted by the creditor

16. Current Status

- The current account status by code

17. Months Reviewed

- The total number of months the account has been reviewed



PUBLIC RECORDS

Public Records				
Court Name	ECOA	Date Filed	Docket/Case Number	Amount
Plaintiff	Disposition	Disposition Date	Disposition Docket/Case Number	Certificate Number
Type				
1 US BKPT CT NV LAS 2 VEGA	6 J	8 10/13	10 1318471BTB 11	12
	7 Discharged	9 07/14		13
3 BankruptcyChapter7				
4 XPN1 XPN2 TU1 TU2 EFX1 XPN1 XPN2: BANKRUPTCY CHAPTER 7-DISCHARGED				
5 TU1 TU2: CHAPTER 7 BANKRUPTCY DISCHARGED EFX1: DISCHARGED CH-7.				

1. Court

- Indicates the name of the court handling the claim tradeline

2. Plaintiff

- Identifies the plaintiff in the matter, if any

3. Type

- Indicates the type of public record and the source of the information including judgements, foreclosures, tax liens, notices of defaults and bankruptcies

4. Repository Information

- Repository(ies) supplying the tradeline information

5. Bureau Remark Codes

- Added detail about the account supplied by the creditor

6. ECOA Code

- Indicates the relationship of the tradeline to the borrower(s)

7. Disposition

- Indicates the status of the action

8. Date Filed

- The date the action was filed with the court

9. Disposition Date

- Indicates the date the judgment, tax lien, foreclosure, notice of default or bankruptcy was settled

10. Docket / Case Number

- The court assigned number for the recorded action

11. Disposition Docket / Case Number

- Indicates the docket or case number assigned to the action at the point of disposition

12. Amount

- Indicates the amount of the judgment or lien

13. Certificate Number

- Indicates the certification number



REFERENCE TABLES

Credit data is coded differently by each repository. For your convenience we have standardized the codes used in our credit reports regardless of the repository supplying the data.

These reference tables are useful for reviewing tradelines, collections and public records.

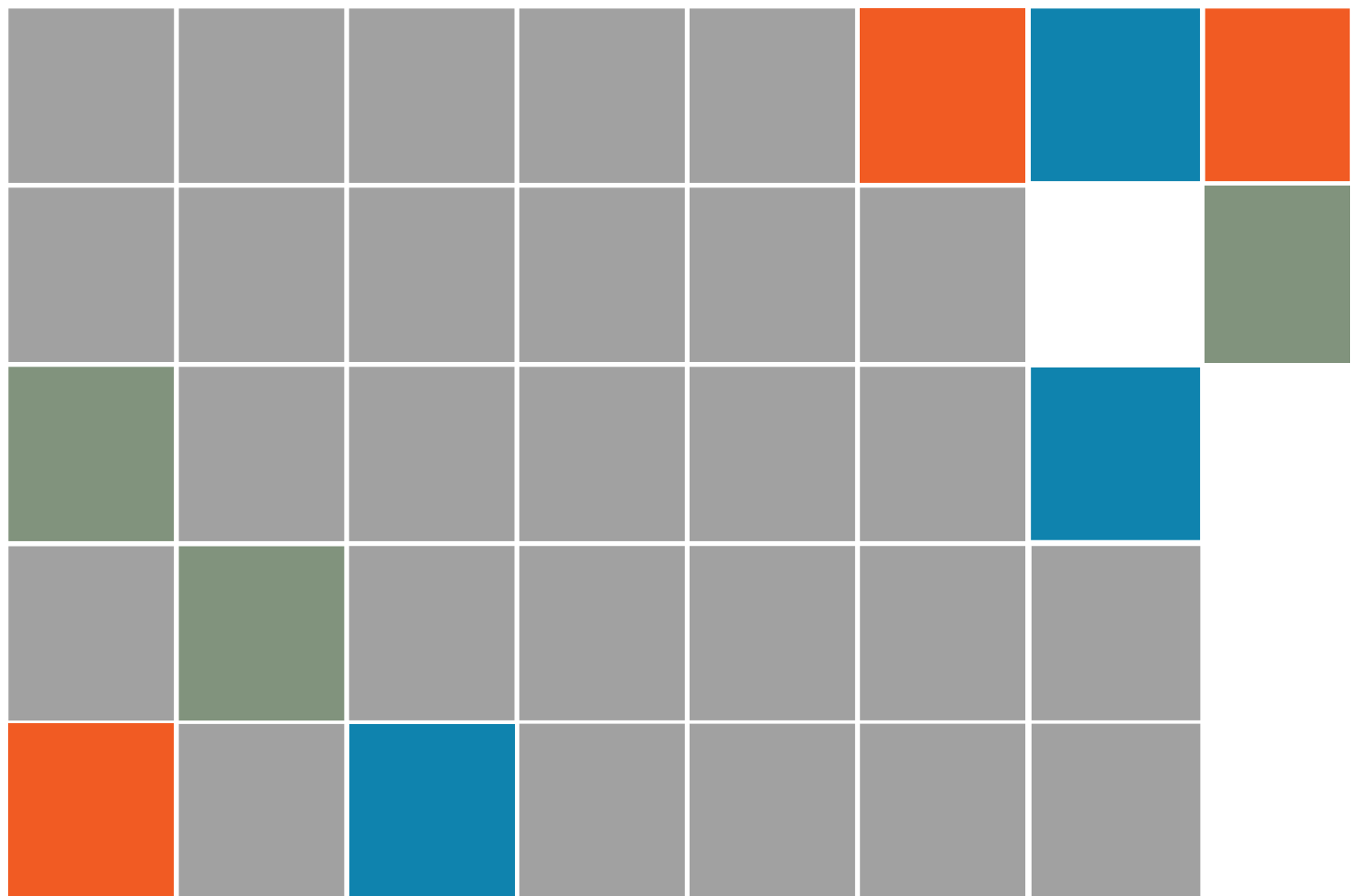
ECOA Codes	
A	Authorized user
B	Borrower
C	Co-Borrower
I	Individual account
J	Joint
M	Maker liability
S	Co-signer liability – when maker defaults
T	Terminated – no further responsibility
U	Undesignated – responsibility not specific
X	Deceased

Type of Account	
O	Open Account (30, 60, or 90 days)
R	Revolving or Option
I	Installment
M	Mortgage
C	Line of Credit

Current Manner of Payment	
01	Pays as agreed
02	30-59 days past due
03	60-89 days past due
04	90-119 days past due
05	120+ days past due
07	Paying or paid under wage earner plan or similar
08	Repossession or foreclosure
8A	Voluntary repossession
8P	Paying or paid account with 08
09	Charge off to bad debt
9B	Collection account
9P	Paying or paid account with MOP 09 or 9B
00	Unrated

IR Payment Pattern Codes	
-	Not used, to new to rate or unclassified
C	Current or paid as agreed
01*	30 - 59 days past due
02	60 - 89 days past due
03	90 - 119 days past due
04	120 + days past due
07	Making regular payments under a wage earner plan
08	Repossession
09	Bad debt placed for collection

*PQ4 reports use 1 for paid as agreed, 02 for 30 - 59 days



800 473 4633



info@informativeresearch.com



13030 Euclid Dr.
Garden Grove, CA 92843

Questions?

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