



Informative Research

HOW TO READ A CREDIT REPORT

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Report Header

 Informative Research		1 PO Box 2379 Garden Grove, CA, 92842 800-606-4593 www.informativeresearch.com	 12
2 Attention:	Kash Santos	8 Report Type:	Merged Credit Report
3 Client Name:	IR Client Test Account	9 Sources:	XPN TU EFX
4 Client ID:	2100035	10 Order Number:	1011177364PQ
5 Loan Number:	1907EM000194	11 Original Order Number:	
6 First Issued:	07/08/2019 02:07 PM		
7 Last Updated:	07/08/2019 02:07 PM		

1. Informative Research Address
2. Loan Officer Name
3. Company Name
4. Your Informative Research Client ID
5. Loan Number
6. The date the report was first issued
7. The date the report was last updated
8. Type of report
9. Which bureaus the data is coming from
10. The current order number
11. The original order number, if applicable
12. **ACTION CENTER:** instantly check the status of your supplement and rescore orders and reset the duplicate flag on a credit report

Borrower/Co-Borrower Information

Borrower Information			
1 Borrower:	Henry W Carey	5 Co-Borrower:	Carol Gerber
2 Borrower SSN:	666-30-5534	6 Co-Borrower SSN:	666-30-6366
3 Borrower DOB:	01/02/1975	7 Co-Borrower DOB:	02/03/1976
4 Current Address:	701 Herndon, Clovis, CA 93612		

1. Borrower's name
2. Borrower's social security number
3. Borrower's date of birth
4. Borrower's current address
5. Co-Borrower's name
6. Co-Borrower's social security number
7. Co-Borrower's date of birth



Credit Assure

Credit Assure™				
1	Borrower Name: Henry W Carey			
2	Current Score	TransUnion 768	Experian 751	Equifax 596
3	Potential Improvement	+7	+63	+8
4	Potential Score	775	814	604
5	View CreditXpert Solutions	More...	More...	More...
Co-Borrower Name: Carol Gerber				
	Current Score	TransUnion 630	Experian 601	Equifax 760
	Potential Improvement	+15	+11	+3
	Potential Score	645	612	763
	View CreditXpert Solutions	More...	More...	More...

1. Name of the borrower
2. The borrower's current credit score
3. The potential improvement of the current score
4. The potential score that the borrower could have
5. Link to see the solutions to help improve the borrower's score

Credit Scores

SCORE MODELS	
BORROWER	
1	TransUnion/ FICORiskScoreClassic04 - CAREY, HENRY W
2	
3	SCORE: 768
4	<ul style="list-style-type: none"> 027 - Too few accounts currently paid as agreed 014 - Length of time accounts have been established 004 - Lack of recent installment loan information 024 - No recent revolving balances
	Experian/ ExperianFairIsaac (V2) - CAREY, HENRY W
	SCORE: 751
	<ul style="list-style-type: none"> 10 - Proportion of balance to high credit on bank revolving or all revolving accounts 01 - Current balances on accounts 12 - Length of revolving account history - This factor has no description
	Equifax/ EquifaxFACTABeacon5.0 - CAREY, HENRY W
	SCORE: 596
	<ul style="list-style-type: none"> 00039 - Serious delinquency 00010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 00013 - Time since delinquency is too recent or unknown 00005 - Too many accounts with balances

1. The name of the bureau and score model
2. Borrower's name
3. Credit score
4. The top 4-5 factors that negatively affected the given score



Open Tradelines & Collections

OTHER TRADELINES																			
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	16			STATUS SOURCE									
	ECO A	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV	30	60	90+										
1 CHASE NA	4 03/01/19	6 07/01/14	8 \$2500	10 -	12 \$2831	14 \$110				17 AsAgreed									
2 45786723123956901	5 J	7 01/01/19	9 REV	11 REV	13 \$0	15 29	1	1	1	18 EFX1									
3 LOAN TYPE: CREDITCARD ACCOUNT CLOSED BY CREDIT GRANTOR (EFX1); CREDIT CARD (EFX1);							J	F	M	A	M	J	J	A	S	O	N	D	
					19	2019	3	-	-									1	2
						2018	-	-	-	-	-	-	-	-	-	-	-	-	-
						2017	-	-	-	-	-	-	-	-	-	-	-	-	-

1. Creditor's name
2. Account number
3. Comments from the bureau on the account
4. **DATE RPT**: Date the tradeline was reported to the bureaus
5. **ECO A**: the relationship of the tradeline to the borrower(s)
6. **DATE OPENED**: the date the account was established
7. **DLA**: date of the last activity on the account
8. **HIGH CREDIT**: historical high credit balance of the account
9. **ACCT TYPE**: type of account by code
10. **CREDIT LIMIT**: reported high credit limit for the account
11. **TERMS**: term of repayment granted by the creditor
12. **BALANCE**: outstanding amount on the account
13. **PAST DUE**: amount that's past due
14. **MO PMT**: monthly payment for the account
15. **MO REV**: number of months the account has been reviewed
16. Number of times payment has been late for the indicated time frames
17. **STATUS**: current status of the account as of the Date Reported
18. **SOURCE**: the bureau supplying the tradeline data
19. Payment history over the last 3 years



Employment

EMPLOYMENT										
1	Name	Employer	2	Position	3	Status	4	Reported Date	5	Repository
	JONATHAN SMITH JONES	AJAX HARDWARE				Current		12/98		XPNI EFX1
	JONATHAN SMITH JONES	BELL AUTOMOTIVE				Prior		09/91		XPNI

1. Borrower's name
2. Name of the employer
3. Status of their employment
4. Date the employment was reported to the bureaus
5. The bureau supplying the employment data

Inquiries

INQUIRIES											
1	BUREAU(S)	2	ECOA	3	DATE	4	NAME	5	TYPE	6	RESELLER
	TU1 TU2		B		07/08/19		INFORMATIVE		FINANCE		NO
	EPX2		C		06/17/19		WELLSFARGO		FINANCE		NO
	EPX2		C		04/21/19		PEARLINE		AUTOMOTIVE		NO
	EPX2		C		04/21/19		INFINITI		FINANCE		NO
	EPX1		B		04/17/19		CONSECOFIN		FINANCE		NO
	EPX2		C		04/08/19		PSTHORGTZON		FINANCE		NO
	EPX2		C		04/06/19		ALLTEL		UTILITIES AND FUEL		NO
	EPX2		C		04/03/19		BKOFAMER		FINANCE		NO
	EPX1		B		03/20/19		BB&T		BANKING		NO

1. Bureau associated with that inquiry
2. ECOA code – relationship of the inquiry to the borrower
3. Date of the inquiry
4. Name of the agency
5. Type of inquiry
6. Indicates whether or not that agency is a reseller



Public Records

PUBLIC RECORDS						
TYPE	SOURCES		ACTION TYPE	DOCKET #	LIABILITIES	STATUS
	ECO A		COURT NAME	FILED	ASSETS	STATUS DATE
1 Judgment	3 XPN1	5 Judgment	7 CV230611	9 8456	11 Judgment	
2 XPN1: JUDGMENT	4 B	6 JAMES MIGISTRATE COURT	8 2013-09-11	10 7	12 2013-02-11	

1. Type of record
2. Description of the record type
3. Bureau providing the record data
4. **ECO A**: relationship of the record to the borrower
5. **ACTION TYPE**: the type of case filed
6. **COURT NAME**: court where the record was filed
7. **DOCKET #**: the docket or case number associated to the record
8. **FILED**: the date the record was filed
9. **LIABILITIES**: number of liabilities associated to the case
10. **ASSETS**: number of assets tied to that record
11. **STATUS**: current status of the record
12. **STATUS DATE**: date of the latest status

Repository Information

REPOSITORY INFORMATION		
THIS REPORT INCLUDES INFORMATION FROM THE FOLLOWING REPOSITORY(IES):		
1 Experian P.O. Box 9701 Allen, TX 75013 (800) 509-8495 www.experian.com	TransUnion P.O. Box 1000 Chester, PA 19016 (800) 916-8800 www.transunion.com	Equifax Credit Information P.O. Box 740256 Atlanta, GA 30374 (800) 203-7843 www.equifax.com

1. Name, address, website, and phone number for all three credit bureaus



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



Informative Research



Questions?

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