



How to Read a Trended Credit*Hi-Lite™ Tri-Merge Report

Training Guide for FOPLA-853 Layout



REGIONAL OFFICE: EMS QC AND TECH OFFICE 1505 WINDWARD CONCOURSE ALPHARETTA, GA 30005 Phone: (770) 740-6613 Fax: (770) 740-6125						
FOR: TEST COMPANY Merged Infile \$0.00 1525 WINDWARD CONCOURSE ALPHARETTA, GA 30318 116RE60114						
Report No. QS25L7	Date Ordered 01/08/16	Requested By NAME	Loan Number	Prepared By	Date Completed 01/08/16	Date Revised
Repositories EFX/TUC/XP	Infile Date 01/08/16	Property Address				
APPLICANT			SPOUSE			
JOHN PUBLIC 111-11-1111			Name SSN/DOB			
Current Address: 123 ANY ST ATLANTA GA 10000 Previous Address: Previous Address:						
MERGED CREDIT INFILE REPORT						
CREDIT SCORES						
813	Repository Equifax	Type Equifax BEACON	SSN 111-11-1111	Borrower Name JOHN PUBLIC	H/L Efx01	
	Score Range: 334-818			RBP Percentage: 97%		
	00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00008 TOO MANY INQUIRIES IN THE LAST 12 MONTHS 00005 TOO MANY ACCOUNTS WITH BALANCES 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED					
600	Repository Experian	Type Experian FAIR ISAAC	SSN 111-11-1111	Borrower Name JOHN PUBLIC	H/L Xpn01	
	Score Range: 320-844			RBP Percentage: 21%		
	38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT					
819	Repository Transunion	Type TransUnion FICORISKSCORECLASSIC	SSN 111-11-1111	Borrower Name JOHN PUBLIC	H/L Tuc01	
	Score Range: 320-844			RBP Percentage: 99%		
	030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 005 TOO MANY ACCOUNTS WITH BALANCES 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 006 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS I INQUIRIES DID IMPACT CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFO FOUND IN THE FILE					

1 Customer/Consumer Referral Information: Contact details of the Equifax office for assistance with additional needs of the consumer and/or company requesting information

2 Inquiring Company: Name and address of the company requesting report

3 Report Number: Equifax Report Number/File Number/ Unique Identifier

4 Repository Sources: Names of national credit repositories contributing information to this merged in-file report EFX=Equifax, TUC=TransUnion, XPN=Experian

5 Borrower Information: Identifying information for borrower and co-borrower

6 Value Added Products: Includes credit scores appended to the report along with reason codes, as well as other value added products (such as Identity Scan and OFAC Alert) that can be added to the credit report order

TRADE LINES										
7	8	9	10	11	12	13	14	15		
CREDITCARDCO	Opened	Reported	High Balance	Mos Reviewed	30	60	90	PastDue	Payment/Terms	Balance
638096000 Efx01/Xpn01/Tuc01	12/08	01/16	\$5000	82	1	0	0	\$0	\$48 1X\$48	\$2,565
	16	17	18	19						
	Last 01/16	ECOA Indiv.	Credit Limit \$5000	Revolving C-1						
20 TYPE OF LOAN: CHECK CREDIT OR LINE OF CREDIT OPEN; CURRENT ACCOUNT LAST REPORTED DELINQUENCIES: 01/2012-C2										

21 Source: EFX, TU

24 25 26

22 Trended Data: [Act. |Sch. |Bal.];

23 2015-12 48|46|2639;49|48|2617; 48|49|2643;51|48|2669; 48|51|2698;51|48|2722;
52|51|2751;50|52|2780; 49|50|2805;55|49|2807;100|55|2841;104|51|2913;

2014-12: 56|54|2994;49|56|2976; 52|49|2999;53|52|2830; 52|53|2859;54|52|2885;
53|54|2916;50|53|2944; 49|50|2771;54|49|2797; 100|54|2830;205|53|2903

FSTANYBANK	Opened	Reported	High Balance	Mos Reviewed	30	60	90	PastDue	Payment/Terms	Balance
38005000 Efx01/Xpn01/Tuc01	02/09	02/16	\$315000	819	0	0	0	\$0	\$2507 360X2507	\$258131
	16	17	18	19						
	Last 02/16	ECOA Indiv.	Credit Limit	Revolving M-1						
20 TYPE OF LOAN: CONVENTIONAL REAL ESTATE MORTGAGE, CURRENT ACCOUNT; FIXED RATE; REAL ESTATE MORTGAGE										

Source: EFX, TU

Trended Data: [Act. |Sch. |Bal.];

2016-01 2507|2507|258746;2507|2507|259360; 3761|2507|259971;2507|2507|261828;
2507|2507|262429;2507|2507|263027; 2507|2508|263623;3761|2508|264217;
2507|2508|266057;2507|2508|266641; 2507|2508|267222;2507|2508|267801

2015-01: 2487|2508|268378;2487|2488|268952; 3731|2488|269524;2487|2488|271333;
2487|2488|271896;2487|2488|272456; 2487|2488|273014;3731|2488|273569;
2487|2488|275362;2487|2488|275908; 2487|2488|276452;2487|2488|276993;

ANYFUNDCO	Opened	Reported	High Balance	Mos Reviewed	30	60	90	PastDue	Payment/Terms	Balance
8X4X7X4X8X Tuc01	04/15	09/15	\$532					\$565	\$0 36X\$106	\$565
	16	17	18	19						
	Last 01/16	ECOA Indiv.	Credit Limit	Revolving O-9						
20 COLLECTION ACCOUNT ORIGINAL CREDITOR: CREDIT ONE BANK NA COLLECTION ACCOUNT										

Trended Data [Act. |Sch. |Bal.];
NO TRENDED DATA AVAILABLE

7 **Credit Grantor/Account Number/Source:**
Name of borrower's and co-borrower's creditors, and repository source of data

8 **Date Opened:** Date the account was opened

9 **Date Reported:** Date creditor last reported account status to a credit repository

10 **High Balance:** The highest balance utilized by the borrower

11 **Months Reviewed:** Number of months the account status has been reported to the credit repository.

12 **History (30/60/90):** The number of times an account has been past due and the length of time it was past due when paid (Example: A "3" in the 30-day column indicates an account was 30 days past due three times)

13 **Past Due Amount:** Amount the account is past due

14 **Payment Terms:** Number of months and payment amounts to pay the loan

15 **Balance Amount:** Balance owed on the account

16 **Last Reported Date:** The last date reported by the creditor

17 **ECOA Codes (Equal Credit Opportunity Act):**
See ECOA code chart at end of document

18 **Credit Limit:** The limit allowed by the creditor

19 **Account Type:** Provides loan type based on the following:
R = Revolving account
O = Open account (30, 60 or 90 days)
I = Installment account
M = Mortgage
C = Overdraft/reserve checking account

20 **Tradeline Comments:** Includes narrative(s) regarding the account and Last Reported Delinquencies (See *Current Rating code chart at end of document*)

21 **Source:** Identifies the repository(ies) reporting the trended data

22 **Trended Data:** Shows up to 24 months of trended data blended from the sources identified above in the tradeline. If there is no amount available, the field is blank and represented with a dash (-). Each segment of 3 fields represents a month.

23 **Trended Data Start Date (YYYY-MM):** Represents the date the trended data was last captured

24 **[Act.] Trended Data Actual Payment Amount:**
Specifies in whole dollars the amount of the payment actually made by the borrower

25 **[Sch.] Trended Data Scheduled Payment Amount:**
Specifies in whole dollars the borrower's scheduled payment amount for the month for the account

26 **[Bal.] Trended Data Balance:** Specifies in whole dollars the balance remaining on the account

Trended Data: [Act. |Sch. |Bal.];

2015-12 48|46|2639;49|48|2617; 48|49|2643;51|48|2669; 48|51|2698;51|48|2722;
52|51|2751;50|52|2780; 49|50|2805;55|49|2807;100|55|2841;104|51|2913;

Since the actual payment is trending to be relatively the same amount as the scheduled payment (or less), the borrower is likely exhibiting "revolver" behavior for this account.

ANYFEDCU 638096002 Efx01/Xpn01/Tuc01	Opened	Reported	High Balance	Mos Reviewed	30	60	90	PastDue	Payment/Terms	Balance
	04/05	01/16	\$3133	99	0	0	0	\$0	\$25	\$2,317
	Last	ECOA	Credit Limit	Revolving					1X\$25	
01/16	Indiv.	\$4000	R-1							

Source: EFX, TU

Trended Data: [Act.|Sch.|Bal.];
 2015-12: 858|25|1113;1306|25|858; 1279|25|1306;1586|25|1279;
 2084|25|1586;1274|25|2084; 1215|25|1274;1245|25|1215;
 3133|25|1245;2564|31|3133; 1392|25|2564;1200|25|696

2014-12: 858|25|1113;1306|25|858; 1279|25|1306;1586|25|1279;
 2084|25|1586;1274|25|2084; 1215|25|1274;1245|25|1215;
 3133|25|1245;2564|31|3133; 1392|25|2564;1200|25|696

27 PUBLIC RECORDS

Borrower/Co-Borrower: Borrower
Bureau: Tuc
Date Filed: 2015-03-26
Amount: \$1,720
Case Number: 1XCX5X6X3X9
Comments: STATE TAX LIEN
Public Record Type: TaxLienOther
Docket #: 1XCX5X6X3X9

28 INQUIRIES

Inquirer Name	Inquiry Date	Repository	Subscriber Code
NO INQUIRIES FOUND			

29 ADDITIONAL INFORMATION

EFX ADDRESS DISCREPANCY: (N) NO SUBSTANTIAL DIFFERENCE OCCURRED
 EFX CREDIT REPORT SSN: 111111111
 EFX CREDIT REPORT SSN CONFIRMED: Y
 EFX INQUIRY SSN: 111111111
 EFX INQUIRY SSN DATE ISSUED: 2011
 EFX INQUIRY SSN STATE ISSUED: GA
 EFX SSN MATCH INDICATOR: YYYYYYYY
 XPN DISPLAYED SSN IS THE SAME AS INQUIRY SSN
 TUC 05 - Exact match between SSN on input and SSN on file
 EFX BORROWER: SSN ISSUE STATE: GA SSN ISSUE DATE: 2011

30 CONSUMER REFERRAL

Repository: Efx01 **Date:** 01/08/16
Name: JOHN PUBLIC **SSN:** 111-11-1111
 EQUIFAX INFORMATION SERVICES LIC
 P O BOX 740241 ATLANTA, GA 303740241
 (800) 685-1111

Repository: TUC01 **Date:** 01/08/16
Name: JOHN PUBLIC **SSN:** 111-11-1111
 TRANSUNION
 2 BALDWIN PLACE, P.O.BOX 1000
 CHESTER, PA. 19022
 (800) 888-4213

Repository: XPN01 **Date:** 01/08/16
Name: JOHN PUBLIC **SSN:** 111-11-1111
 EXPERIAN
 701 EXPERIAN PARKWAY
 PO BOX 2002
 ALLEN, TX 75013
 (888) 397-3742

- 27 Public Records:** Public records that have been filed in a county, state or federal court – such as bankruptcies, foreclosures, judgments and tax liens (Also shows credit repository contacted)
- 28 Credit Inquiries:** Companies that have requested a copy of the borrower’s or co-borrower’s credit report(s), the date inquired, the credit repository receiving the request, which borrower or co-borrower file was accessed and the inquiring company’s subscriber code
- 29 Additional Information:** More information when available, including consumer statements and alerts
- 30 Consumer Referral:** A listing of the credit reporting agencies providing the data (data sources)

Trended Data: [Act.|Sch.|Bal.];
 2015-12: 858|25|1113;1306|25|858; 1279|25|1306;1586|25|1279;
 2084|25|1586;1274|25|2084; 1215|25|1274;1245|25|1215;
 3133|25|1245;2564|31|3133; 1392|25|2564;1200|25|696

Since the actual payment is trending to be a higher amount than the scheduled payment, the borrower is likely exhibiting “transactor” behavior for this account.

31 CREDITOR CONTACT INFORMATION

CREDITCARDCO 8000000000 (800)000-0000
 0000 E STREET RD SUI TREVOS AL 19053
ANYFEDCU 8881111111 (800)000-0000
 P.O. BOX 000 TEMPLE GA 19560
ANYFUNDCO 1230000000 (800)000-0000
 000 GREENFIELD SW CANTON FL 44706
FSTANYBANK 3005555555 (800)000-0000
 4444 SOUTH ROAD WILMINGTON NC 19808

32 SSN CHECK RESULTS

Repository: Efx01
Name: JOHN PUBLIC **SSN:** 111-11-1111
 IDENTITY SCAN: INQUIRY SSN ISSUED RECENTLY
Repository: XPN01
Name: JOHN PUBLIC **SSN:** 111-11-1111
Repository: TUC01
Name: JOHN PUBLIC **SSN:** 111-11-1111

33 VARIATIONS

Repository: Efx01 **Date:** 01/08/16 **Since:**
Name: JOHN PUBLIC **SSN:** 111-11-1111 **DOB:** 04/01/1959
 Also Known As: JOHN E. PUBLIC
 Current Address: 123 ANY ST ATLANTA GA 10000, 01/01/2016
 Former Address: PO BOX 1234 CANTON, GA 10000
 Employer: EMPLOYER ABC

34 SUMMARY INFORMATION

	Payments	Balances	Limits	Tradelines	30 Days	60 Days	90+ Days
Revolving	\$73	\$2803	\$9000	2	1	0	0
Installment	\$0	\$0	\$0	0	0	0	0
Real Estate	\$2507	\$258131	\$31500	1	0	0	0
Collect	\$565	\$565	\$532	1	0	0	1
Other	\$0	\$0	\$0	0	0	0	0
Totals	\$3145	\$261499	\$324532	4	1	0	1
	Inquiries	0 Public records	1 Bankruptcies			0	
	Worst Trade	1 Oldest Date	04/05 Satisfactories			3	

**** End of Report 01/08/16 10:20PM ****

ORDER NUMBER: QS25M4
 CONSUMER REPORTING AGENCY:
 EMS QC AND TECH OFFICE
 1505 WINDWARD CONCOURSE
 ALPHARETTA, GA 300055005
 PHONE: 770-740-6613 FAX: 770-740-6125
 DATE ORD: 01/10/2016
 REPORT PREPARED FOR:
 EMS TEST 2X PURE XML TEST ACCOUNT
 1525 WINDWARD CONCOURSE
 ALPHARETTA, GA 30005
 PHONE:

BORROWER'S INFORMATION
 NAME: JOHN PUBLIC

35 OFAC REPORT

COMPLIANCE DATA CENTER, INC - EQUIFAX
 JOHN PUBLIC
 NO MATCH FOUND IN CDC'S OFAC DATABASE.
 End of report, COMPLIANCE DATA CENTER, INC. - EQUIFAX

- 31 Creditor Contact Information:** Provides the credit grantor's name, tradeline account numbers, credit grantor address and phone number, and the repository subscriber code for that credit grantor
- 32 SSN Check Results:** A listing of alerts containing the borrower's Social Security Number (SSN)
- 33 File Variation:** Data from each credit reporting agency showing more indepth file information
- 34 Credit Summary:** Summary of tradelines, public records, and inquiries (optional, based on account setup)
- 35 OFAC Alert™:** Provides an automated, user-friendly information service designed to facilitate compliance with laws and regulations administered by, or whose administration is to be delegated to, the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC")

ECOA Codes

ECOA CODES	ECOA DESCRIPTION
A	Authorized User: This is an authorized user of this account; another individual has contractual responsibility.
B	On Behalf of Another Person: The subject has financial responsibility for an account, which is used exclusively by another person.
C	Co-maker: The subject has co-signed for a loan, and will be responsible for payment if the borrower should default.
I (or "Indiv")	Individual Account: The subject of the report has contractual responsibility for this account and is primarily responsible for its payment
J	Joint Account: The subject and another person (or persons) are jointly responsible for payment on this account.
M	Maker: The subject is responsible for payment of a loan, but a co-maker will be responsible for payment if maker defaults.
P	Participant Account: The borrower participates in a shared account which cannot be distinguished as a co-maker or an authorized user.
S	Shared Account: The creditor knows that borrower and at least one other person share account, but not enough information is given to designate as a joint or authorized user account.
T	Terminated Account: The borrower's relationship with account has ended, although other parties who once shared the account with borrower may continue to maintain the account.
U	Undesignated Account: The creditor did not indicate who is responsible for the account.
X	Deceased

Rating and Status Codes

RATING CODES	RATING DESCRIPTION
0	Too New To Rate; Approved But Not Used; or Unknown
1	Pays Within 30 Days of Due Date
2	Pays Between 31 to 60 Days; or Is 2 Payments Past Due
3	Pays Between 61 to 90 Days; or Is 3 Payments Past Due
4	Pays Between 91 to 120 Days; or Is 4 Payments Past Due
5	Pays Over 120 Days; or More Than 4 Payments Past Due
7	Included in Chapter 13
8	Repossession
9	Charge-off
Blank	No rate reported

STATUS CODES	STATUS DESCRIPTION
A	Account is inactive
B	Lost or stolen card
C	Contact member for status
D	Refinanced or renewed
E	Consumer deceased
F	In financial counseling
G	Foreclosure process started
J	Adjustment pending
M	Included in Chapter 13
S	Dispute – resolution pending
Z	Included in bankruptcy
\$	Assigned to U.S. Dept. of ED
W	Need consumer authorization
X	No record of account



CONTACT US TODAY

For more information, contact your Equifax representative or send an email to Equifax Mortgage Services Sales Support at emssalessupport@equifax.com.