

T H E
TRANS UNION
C R E D I T
R E P O R T

TRAINING GUIDE



Credit Report

1 GOI duncan,elizabeth*2 9932,woodbine,chicago,il,60693*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

1A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT
(I) D248 ABC DEPT STORE <MKT SUB> <INFILE> <DATE> <TIME>
06 CH 4/74 5/15/01 09:36CT

<SUBJECT> <SSN> <BIRTH DATE>
2 DUNCAN, ELIZABETH 2A 001-01-0418 2B 2/50
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH 2C (555) 555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/00
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/96

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE
8638 GRAND, ANYTOWN, IL. 5/01 5/01 3/97

SPECIAL MESSAGES

3A ***TRANS-ALERT: INPUT SSN DOES NOT MATCH FILE SSN***
3B ***HAWK-ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
FILE SSN ISSUED: 1936 - 1950; ST: NH***
CONSUMER STATEMENT: SEE END RPT

4 ***GEO CODE REPORT

CURRENT INPUT ADDRESS
9932 WOODBINE, CHICAGO, IL 60693
LATITUDE: 012.456789 STATE: 01 CENSUS TRACT: 1254 CENSUS TRACT SUFFIX 67
LONGITUDE: 254.678901 COUNTY: 125 CENSUS BLOCK: 2 MSA: 1254

FUTURE INPUT ADDRESS
9942 WOODBINE, 10A, CHICAGO IL 60693-6070
LATITUDE: 014.654789 STATE: 01 CENSUS TRACT: 3254 CENSUS TRACT SUFFIX 78
LONGITUDE: 234.123901 COUNTY: 137 CENSUS BLOCK: 2 MSA: 2137

5 MODEL PROFILE

***TRANSRISK NA: 6 SCORE +550: 24, 23, 10, 07 ***

7 ***ALERT***

8 CREDIT SUMMARY

PR=2 9 COL=1 10 NEG=1 11 HSTNEG=1-7 12 TRD=2 13 RVL=1 14 INST=1 15 MTG=0 16 OPN=0 17 INQ=2
18 HIGH CRED 19 CRED LIM 20 BALANCE 21 PAST DUE 22 MNTHLY PAY AVAILABLE 23 90%
REVOLVING: \$500 \$1000 \$100 \$ \$20
INSTALLMENT: \$16.0K \$ \$12.4K \$1974 \$282
24 TOTALS: \$16.5K \$1000 \$12.5K \$1974 \$302

25 PUBLIC RECORDS

SOURCE	DATE	LIAB	ECO	ASSETS	PAID	DOCKET#
Z 4932059	10/00R	\$13K	C	\$0		99B38521
CHAPTER 7 BANKRUPTCY CHICAGO, IL D. WINSLOW						
ZP5027011	1/00R	\$3128	I		6/00	98M987654
PAID CIVIL JUDGMENT WILLIAMS						

26 COLLECTIONS

SUBNAME	SUBCODE	ECO	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ADVANCED COL	Y 999C004	I	5/97	5/97F	\$2500	ABC BANK	09P
12345			4/01A		\$1000	MAKING PAYMENTS	

TRADES

SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELO	PAYPAT	MOP
ABC BK	B 6661001	7/99	\$16.0K	60M282	1/01	445543211111	I05
9876543210		5/01V		\$1974	\$1974 05	11111111	
I AUTOMOBILE			\$12.4K	*CONTACT	SUBSCRIBER	20V 1/ 1/ 5	
ABC RETAILER	D 3847002	3/99	\$500	MIN20		111111111111	R01
2212345678		5/01A	\$1000			111111111111	
C /CREDITCARD			\$100			24 0/ 0/ 0	

47 INQUIRIES

DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/15/01	DCH248	ABC DEPT STORE	3/7/01	BPH9999	TEST BANK

48 CONSUMER STATEMENT

#HK# THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555 BEFORE ISSUING CREDIT.

49 END OF CREDIT REPORT - SERVICED BY:
TRANSUNION, PO BOX 1000, CHESTER, PA. 19022

TransUnion Credit Report Codes

ECOA (Equal Credit Opportunity Act)

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, too new to 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

KOB Kind of Business Classifications

- 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 and 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** Collection
- Z** Miscellaneous

TransUnion Credit Report Fields

1 Inquiry Information

Subscriber inquiry information is displayed at the top of the report.

1A On every TransUnion Credit Report the inquiring subscriber's TransUnion-assigned code, name, market area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) of the inquiry are displayed.

2 Demographic Information

Helps verify consumer identification by providing:

- Consumer's name, plus any known aliases.
- Current address and date reported.
- Up to two previous addresses, date reported on first previous address.
- If available, telephone number, and most current and one previous employer (including addresses, position and date employment was verified, reported and/or hired).

2A Social security number (SSN) if available.

2B Date of birth if available.

2C Phone append.

Special Messages

Highlights specific credit file conditions that may include:

- Mismatched information as indicated by TRANS-ALERT® or HAWK®.
- Presence of consumer statement.
- No subject found.

3A A TRANS-ALERT message (optional) appears when the input address, SSN or surname does not match what is on file; or when a minimum of four inquiries have been made against the file within the last 60 days.

3B HAWK messages (optional) appear if address, SSN or phone 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 SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration. For more information about HAWK, request a HAWK product brochure and/or a HAWK message guide from your sales representative.

4 TransUnion's Geo Code® is a geographical coding product designed to assist financial institutions for compliance with federal regulations. These regulations require banks to monitor where and to whom they grant loans. This add-on product allows the subscriber to retrieve a variety of critical data based on the input of a street address. For more information about TransUnion's Geo Code, request a product brochure from your TransUnion sales representative.

Model Profile

Displays empirically-derived scores to predict a consumer's future credit performance. Other scores available estimate income, project recovery dollars and predict insurance risk.

5 ***TRANSRISK NA*** TransRisk New Account is a risk model that predicts the likelihood of a consumer becoming 90 days or more delinquent within 24 months.

6 Risk score factors are displayed numerically or in text. Up to four factors are disclosed and are displayed in order based on their relative impact on the final score. For more information, request a factor sheet from your sales representative.

7 ***ALERT*** appears after model profile heading when Manner of Payment (MOP) is 7 or greater, a negative public record or a collection is present on the file.

Credit Summary

Provides a "snapshot" of all activity on the consumer's credit report.

- Available as an option covering either total file history or 12-month file history.
- "Total File History" or "12-Month History" is in the upper right hand corner of the credit summary depending on the option chosen.

From left to right, headers in the first row read as follows:

- 8** Total number of public records.
- 9** Total number of collection accounts transferred to a third party collection agency. These accounts are identified with a Kind of Business (KOB) code of "Y".
- 10** Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.
- 11** HSTNEG: There are two separate pieces of

information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month. The first half of this field describes the number of tradelines which have historical negative information, and the second half describes the number of occurrences.

In this example, the HSTNEG field is 1-7. The only tradeline with any delinquency information is the first trade. The payment pattern is 44554321111111111111. To calculate HSTNEG, simply count the number of positions with a value greater than one. In this example, there are seven occurrences (values 4, 4, 5, 5, 4, 3, and 2). This calculation does not include the current manner of payment.

12 Total number of trades. TRD value 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.

From left to right, headers on the second row read as follows:

18 Highest amount ever owed on an account.

19 Maximum credit amount approved by credit grantor.

20 Balance 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 second row headers are included for: Revolving and Installment Accounts (Mortgage, Open, and Accounts closed with a balance are not shown on sample report).

*Note: Fields with dollar amounts will display K=Thousands, M=Millions.

25 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 includes civil judgments, state tax liens, federal tax liens, and bankruptcies.

The length of time each record is held on TransUnion's database varies by the type of record. The following typical retention periods may vary in some cases by state:

- Civil judgements—seven years
- Unpaid tax liens—indefinite
- Paid tax liens—seven years from date paid
- Chapter 7, 11, or 12 bankruptcies—ten years
- Chapter 13 bankruptcy filings—ten years
- Chapter 13 bankruptcy dismissal or discharges—seven years
- Bankruptcies voluntarily dismissed—seven years

26 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 Kind of Business (KOB) designators and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y"). Also included are the ECOA designator (see the "codes page" for more details), date the amount was charged off by the original creditor, date the information was verified along with an indicator code (see the "codes page" for more details), date the item was turned over to a collection agency (shown as date opened). Also included are 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 paymeactivities.

- Trades are available sorted by most derogatory followed by date verified or vice-versa.

- Payment pattern is available displaying either 12 or 24 months.

Trade information includes the following:

- 27 Abbreviated name of credit grantor with whom consumer has an account.
- 28 Consumer's account number with the credit grantor (may be masked or scrambled).
- 29 ECOA is a code representing the ownership designation on the account (see the "codes page" for more details).
- 30 Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number (see the "codes page" for more details).
- 31 Collateral for an installment loan or type of loan.
- 32 Date the account was opened.
- 33 Date of last update on the account (see the "codes page" for more details).
- 34 Date of account status (see the "codes page" for more details).
- 35 Highest amount ever owed by the consumer on that account.
- 36 Maximum amount of credit approved by credit grantor.
- 37 Balance owed as of date verified or closed.
- 38 Number of payments, payment frequency, and dollar amount agreed upon.
- 39 Amount past due as of date verified or closed.
- 40 Explanation of dispute or account credit condition, as reported by the credit grantor.
- 41 Date on which the maximum level of delinquency for that account occurred.
- 42 Dollar amount of consumer's maximum delinquency and the Manner of Payment (MOP) rating at the time.
- 43/44 PAYPAT: The subject's payment pattern, which is his/her actual rating, or Manner of Payment (MOP), over a period of time. Depending on which option a customer chooses, either 24 months or 12 months of information will be shown. The default setting is 24 months.

The first position on the left of the first row corresponds to the account status of the previously reported month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month. Each subsequent field to the right corresponds to one month further back in time.

In the first example, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month ago (MOP=4):

- One month ago—MOP = 4
- Two months ago—MOP = 4
- Three months ago—MOP = 5
- Four months ago—MOP = 5 Etc.

30/60/90 DAY COUNTER: The four parts of this field summarize any delinquency on the account. The first column represents the number of months being summarized. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

In the first example, this field equals 20V 1/ 1/5. This means that 20 months' data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

- 46 Type of account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported (see the "codes page" for more details).

47 Inquiries

Displays which companies have viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, inquiring subscriber's TransUnion-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.

48 Consumer Statement

Contains consumer's explanation, in his/her own words, of facts or conditions affecting his/her credit file.

49 "Report Serviced By"

Identifies the TransUnion bureau owning or servicing the credit report. This information should be used to direct consumers to the appropriate location in the event of an adverse action.

Fields Not Displayed in Sample Report

Miscellaneous Statements may appear at the end of the report to provide relevant information that does not meet criteria for inclusion in other sections.

LOOKSM decodes all tradelines, collections, public records and inquiries, thereby automatically placing subscribers' names, addresses and telephone numbers at your fingertips. For more information about LOOK, request a LOOK/LOOKUP product sheet from your sales representative.