TransUnion℠
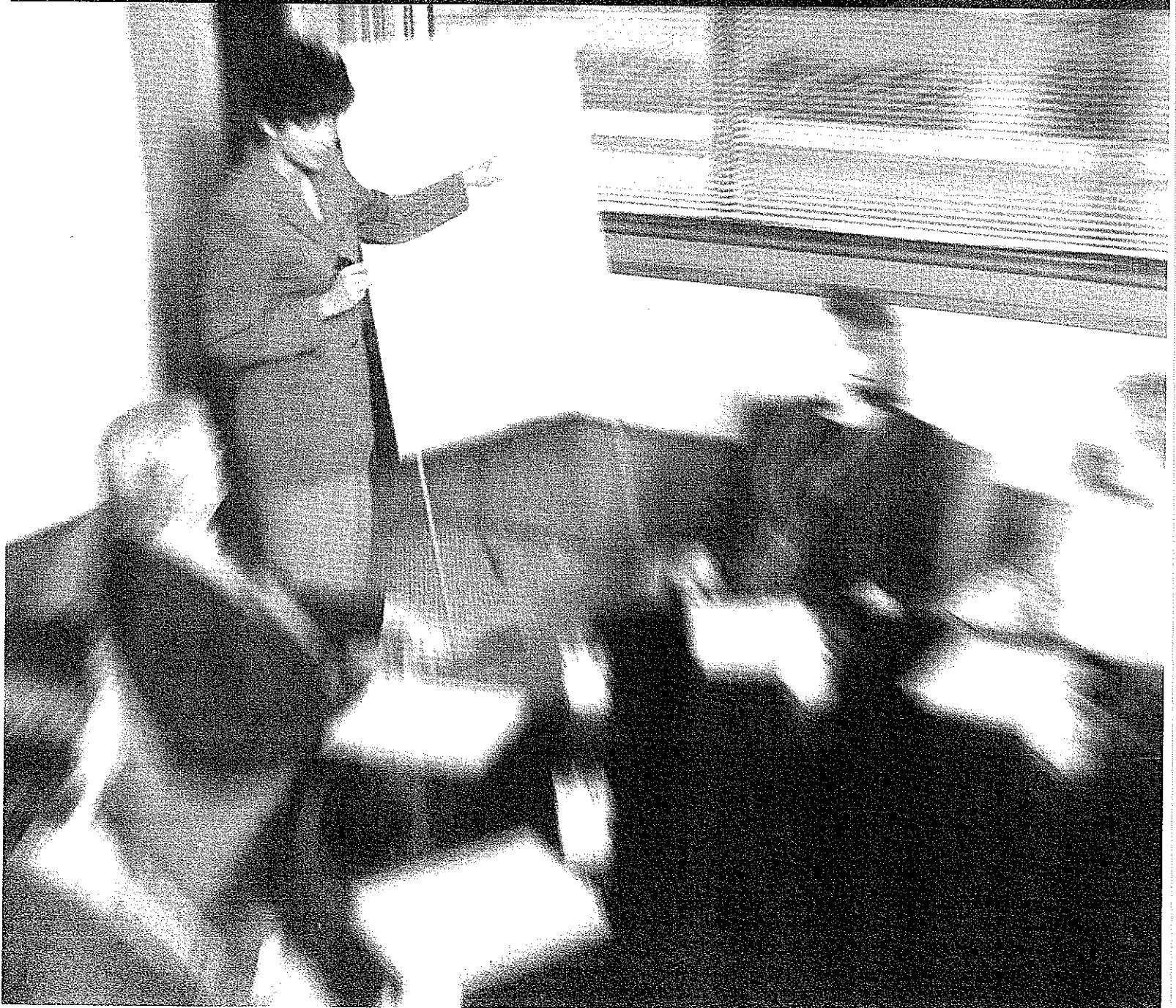
The TransUnion Credit Report
Training Guide

Credit Report

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1 GOi duncan,elizabeth*2 9932,woodbine,chicago,il,60693*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**
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                             IRANSUNION  CREDIT REPORT
1A <FOR>        <SUB NAME>      <MKT SUB>      <INFILE>        <DATE>          <TIME>
   (I) D248   ABC DEPT STORE    06 CH          4/74           5/15/01         09:36CT

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

   <CURRENT ADDRESS>                                          <DAIE 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
-----------------------------------------------------------------------------------
   S P E C I A L   M E S S A G E S
3A ***IRANS-ALERT: INPUI SSN DOES NOT MATCH FILE SSN***
3B ***HAWK-ALERT:  INPUI SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
                   FILE SSN ISSUED: 1936 - 1950; ST: NH***
                   ***CONSUMER STAIEMENT: SEE END RPI***
-----------------------------------------------------------------------------------
4  ***GEO CODE REPORT

   CURRENT INPUI ADDRESS
   9932 WOODBINE, CHICAGO, IL 60693
   LATITUDE: 012.456789     STATE: 01    CENSUS TRACI: 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
   LATIIUDE: 014.654789     STATE: 01    CENSUS TRACT: 3254   CENSUS TRACT SUFFIX  78
   LONGITUDE: 234.123901    COUNTY: 137  CENSUS BLOCK: 2      MSA: 2137
-----------------------------------------------------------------------------------
5  M O D E L    P R O F I L E      7 * * * A L E R T * * *
   ***TRANSRISK NA:    6 SCORE  +550: 24, 23, 10, 07 ***
-----------------------------------------------------------------------------------
   C R E D I I    S U M M A R Y           * * * T O T A L   F I L E   H I S T O R Y
8 PR=2 9 COL=1 10 NEG=1 11 HSTNEG=1-7 12 TRD=2 13 RVL=1 14 INSI=1 15 MIG=0 16 OPN=0 17 INQ=2
            18 HIGH CRED 19 CRED LIM 20 BALANCE 21 PAST DUE 22 MNTHLY PAY AVAILABLE
   REVOLVING:   $500       $1000       $100       $          $20     23 90%
   INSTALLMENI: $16.0K     $           $12.4K     $1974      $282
24 TOTALS:      $16.5K     $1000       $12.5K     $1974      $302
-----------------------------------------------------------------------------------
25 P U B L I C    R E C O R D S
   SOURCE         DATE       LIAB      ECOA        ASSEIS     PAID      DOCKET#
   TYPE                                COURI LOC                        ATTORNEY
   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 C O L L E C T I O N S
   SUBNAME        SUBCODE       ECOA      OPENED     CLOSED    $PLACED    CREDITOR     MOP
   ACCOUNT#                               VERIFIED             BALANCE    REMARKS
   ADVANCED COL   Y 999C004     I         5/97       5/97F     $2500      ABC BANK     09P
   12345                                  4/01A                $1000      MAKING PAYMENIS
-----------------------------------------------------------------------------------
   T R A D E S
27 SUBNAME     30 SUBCODE  32 OPENED    35 HIGHCRED 38 IERMS   41 MAXDELQ 43 PAYPAT  1-12  46 MOP
28 ACCOUNT#               33 VERIFIED  36 CREDLIM   39 PASTDUE 42 AMT-MOP 44 PAYPAI  13-24
29 ECOA 31 COLLATRL/LOANIYPE 34 CLSD/PD 37 BALANCE 40 REMARKS           45 MO  30/60/90

   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 REIAILER D 3847002   3/99      $500       MIN20                 111111111111       R01
   2212345678               5/01A     $1000                            111111111111
   C    /CREDITCARD                    $100                             24   0/  0/ 0
-----------------------------------------------------------------------------------
47 I N Q U I R I E S
   DATE       SUBCODE       SUBNAME            DAIE       SUBCODE       SUBNAME
   5/15/01    DCH248        ABC DEPT STORE     3/7/01     BPH9999       TEST BANK
-----------------------------------------------------------------------------------
48 C O N S U M E R   S T A T E M E N I
   #HK# IHIS CONSUMER HAS BEEN A VICIIM OF FRAUD. CALL CONSUMER DIRECILY AT 555-555-5555
   BEFORE ISSUING CREDIT.
-----------------------------------------------------------------------------------
49 E N D   O F   C R E D I I   R E P O R T  -  S E R V I C E D   B Y :
   TRANSUNION, PO BOX 1000, CHESTER, PA. 19022
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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 445543211111111111 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.

45 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.

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