

Trans Union Credit Report Tutorial

FROM THE TOP

1. The Heading is at the very top right of the report. It contains the Credit Bureau's information. The Credit Agency, their address, their phone number, and the date the report was inquired upon.

TRANS UNION Credit Profile Report
TRANS UNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
800-888-4213
Date Reported: 7/30/2003

PERSONAL INFORMATION

2. The next section of the report is the applicant's personal information. This includes the Consumer's name, social security number, up to three different addresses, date of birth (if available), and telephone number (if available).

Name: John Doe Consumer
SSN: ???-??-????
On File Since: 10/1/1988

Date of Birth: ??/??/????
Phone: 555-6439

Address: 1792 E WASHINGTON
Blvd
Reported PASADENA CA 91104
On: 11/1/1999

Address: 111 N LAKE Street
ALTADENA CA 91104
Reported 5/1/2002

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On:

Address: 9999 MONTROSE Ave
LA CRESCENTA CA
Reported 91214
On: 5/1/1997

Check the addresses against those submitted in the rental application. Do they match? The addresses are located below the applicants name with the most current address directly below the applicants name and chronologically listed from there. The employment and birth date information are located to the right of the applicant's addresses and above the summary score. Former addresses and employment information is inputted when a consumer applies for credit. Therefore it can or cannot be a definitive verification of the last three residences or jobs.

EMPLOYMENT INFORMATION

3. This section of the report is the applicant's employment information. This includes the company name, date hired (if available), income (if available), occupation (if available), and separation date (if available).

Company Name: ACCURATE CREDIT BUREAU
Date Hired: 11/1/1999
Income: \$???,???

Occupation: CREDIT BUREAU
Separation Date:

Check the employment history against those submitted in the rental application. Do they match? The employment history may not necessary have the most current information. Former addresses and employment information is inputted when a consumer applies for credit. Therefore it can or cannot be a definitive verification of the last three residences or jobs.

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REPORT SUMMARY

4. Here is the overall summary of the applicant's credit history. This will tell you the total number of accounts the applicant has, accounts that are still currently active or negative or too new to be rated, accounts that are past due or paid off, person(s) that have inquired upon the applicant's credit history, accounts that are in collections or public records, total amount still owed, and a breakdown of the amount.

Total # of Trades: 14	30 Days: 0	Accounts Balance: \$102,748
Current Trades: 8	60 Days: 0	Mnthly Payment: \$1,348
Unrated Trades: 1	90+ Days: 1	Credit Limit: \$0
Curr Neg Trades: 5	Inquiries: 3	High Credit: \$107,247
Hist Neg Trades: 3	Inq. last 6 mnths: 1	Total Real Est. Bal.: \$77,576
No. of Accts Paid: 5	Public Records: 0	Total Rev. Bal.:
Curr Past Due: 4	Collections: 2	Tot. Installment Bal.: \$16,246
Amount Past Due: \$5,442	Oldest Trade: 3/1/1994	Available %: 0

Total number of accounts	Accounts that are 30 days past due	Total amount that is still owed
Accounts that are still currently active	Accounts that are 60 days past due	Total minimum amount due every month
Accounts that are too new to be rated	Accounts that are 90+ days past due	Most amount that can be borrowed
Currently active accounts that have been past due	Total number of person(s) that have inquired upon this credit history	Most amount that has been owed
Past accounts that have been past due	Total number of person(s) that have inquired within the past 6 months	Total amount of mortgage loans
Accounts that have been paid off	Total number of accounts that are in public records	Total amount of credit card balances
Currently active accounts that are past due	Total number of accounts that are in collections	Total amount of loans

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Total amount of the past due accounts

Oldest account

balances

Available percentage of
the credit limit

SCORECARDS

5. The score summary, Trans Union/Empirica, is above the applicants credit and trade information and is the overall rating of the applicant's credit. Up to four factors are disclosed and are displayed in order based on their relative impact on the final score. Generally scores exceeding 625 are considered by banks as worthy of loans. The lowest scores are in the low 400's and the highest scores close to 850 (Very few). Scores between 600 and 700 are very common and considered very good. Most tenant applicants will fall between 550 and 650 credit scores. Scores below 575 are considered a risk, and usually warrant further documentation or higher security deposits if the landlord proceeds. (Note: No Hit means that the consumer has no credit history whatsoever and nobody has even inquired upon their credit history)

Scorecard: EMPIRICA

Score: 676

Reasons: Serious delinquency, and public record or collection filed

Level of delinquency on accounts

Time since delinquency is too recent or unknown

Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

COLLECTIONS

6. Identifies consumer accounts that have been transferred to a professional debt-collecting firm. Collection information includes the name of the collection agency providing the information, collector's kind-of-business designators, and the consumer's account number with the collection agency. Also included is the date the amount was charged off by the original creditor, date the information was verified, the original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of

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current account status as reported by the collection agency.

CROWN EMERGENCY PHYSICIANS			
Collection services	9/1/2001	01Z5P001/MEDCLR	\$123
(9B)Collection account	7/1/2003	INC	\$123
Placed for collection		9037139	-
		-	-
 COMCAST			
Collection services	5/1/2003	04326001/CRD PRT	\$96
(9B)Collection account	6/1/2003	ASSO	\$96
Placed for collection		889327752	-
		-	-
 AT T BROADBAND			
Collection services	7/1/2002	04326001/CRD PRT	\$53
(9P)Payment after charge off/collection	1/1/2003	ASSO	\$0
Paid collection		728157819	F
		1/1/2003	

Name of the creditor	Date the account was reported	Member number associated with the account	Original amount that is owed
Type of service	Last verified date on the account	Account number for the account	Current balance as of the verified date
Status of the account		Date the account was closed	Verifies that the account has been closed
Notes on the account			

PUBLIC RECORDS

7. If there are any civil actions with dollar amounts awarded, they will appear below the score summary in a field named Public Records. Public Records information consists of bankruptcies, liens, and civil actions against a consumer. This information will include; the reporting account's name and number, original filing date with court, status date if status is satisfied, released, vacated, discharged or dismissed, amount and type of public record, certificate or docket number, and code describing the consumer's association to the public record item

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per the [Equal Credit Opportunity Act](#). Also provided is the plaintiff name; liability and asset amounts for bankruptcies only, voluntary indicator for bankruptcies only.

Chapter 7 bankruptcy discharged	7/1/1999	05079095	-
Federal District	11/1/1999	-	\$0
9905381	Individual account	-	\$0
Miscellaneous and public record			
Civil judgement	2/1/1999	05027325	\$1,975
	-	DOE JOHN X	-
99M1703591	Individual account	-	-
Miscellaneous and public record			
Paid civil judgement	10/1/2002	0508720V	\$3,300
Municipal Court	3/1/2003	JANE DOE	-
2C02730	Individual account	-	-
Miscellaneous and public record			

Type of the record	Date the record was reported	Member number associated with record	Total amount that is owed
Type of court	Date the record was paid	Name of the plaintiff	Amount of assets
Docket number associated with record	Type of account	Name of the attorney	Amount for liability
Type of disposition			

TRADE LINES

8. Under the trade lines portion of the credit report, creditors report the amount of loans and credit cards with payment histories. The name of the creditor is in the left column, the credit amount information in the center column, and the payment history is in the right column.

HHLDBANK/07991188	12/1/1999	\$400	\$0	-	-	-
0293592399	5/1/2001	\$1,148	\$0	-	-	-
Revolving account	Banks and	-	-	4/1/2000	-	-

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(09)Charged off as bad debt Purchased by another lender	S&Ls			Account was closed because of charge-off or repossession	Joint account			
PEOPLES ENGY/026JX001 7500028283747 Open account (9B)Collection account Canceled by credit grantor	3/1/2002 4/1/2003 Utilities and fuel	\$382	\$377	10/1/2002 Account was closed because of charge-off or repossession	Individual account			
CAPITAL 1 BK/01DTV001 517805218329 Revolving account (05)120 days past due	4/1/2002 1/1/2003 Banks and S&Ls	\$697	\$739 \$22 \$114 9		554321111 MIN Authorized account	1	1	3

Name of the company	Date the account was opened	Most amount the consumer can owe	Currently still owes	Minimum monthly payment	Number of times 30 days late	Number of times 60 days late	Number of times 90+ days late
Account	Date the	Most amount	Amount that	Number of	Payment		

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number with the company	account was last reported	the consumer has owed	is past due	months repaid	pattern (Left being the most current)
Type of account	Kind of business of the company	Amount that was charged off	Original amount owed	Date the account was closed	Payment terms made with the company
Status of the account				Reason the account was closed	Users on the account
Notes about the account					

PAYMENT HISTORY

9. On the far right hand side of the report is the consumer payment history for the past 24 months. These codes reflect the monthly status of an account and are displayed for balance reporting loans. Collections and charge-offs are not graded. These codes stand for:

0	Current account/zero balance-reported on update tape
1	Current
2	30 days past the due date
3	60 days past the due date
4	90 days past the due date
5	120 days past the due date
6	150 days past the due date
7	180 days past the due date

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9	Collection
B	Account condition change, payment code not applicable
X	No history reported for that month

INQUIRIES

10. This portion of the report is named inquiries. This is a list of companies that have inquired about the applicant's credit, usually for the purpose of extending new or additional credit. Numerous inquiries lower the applicant's summary score by about two points per inquiry.

7/17/2003 NCO GRP 03899329
6/17/2003 FNB OF MARIN 02200488
4/23/2002 1ST PREMIER 00020123
3/13/2002 SURPAS CORP 00000001
1/10/2002 1ST PREMIER 00020123

Date the report was obtained	Name of the company that inquired upon the report	Company's subscriber number
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WARNING MESSAGES

11. The last portion of the report is called warning messages. This is a list of messages that have to do about the applicant's credit, social security number, name, and/or address.

(OFAC)1-Requested product delivered / H01

(OFAC)4-Default product delivered /

Credit data not suppressed

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Current Address ALERT (house number mismatch): Mismatch - input does not match file

Surname ALERT: Mismatch - input does not match file

The first three messages means you have received all the products that was provided.

Address mismatch means the address provided by your applicant is not on file with the credit bureaus.

Surname mismatch means the last name of the applicant is not on file with the credit bureaus.

12. Remember, if you have any questions or need assistance, please call us 626 798-6670. Our customer service is available 6AM to 6PM Monday through Saturday and 10AM to 4PM Sundays PST.

13. The Three Credit Reporting Agencies are;

[EQUIFAX](#), CONSUMER ASSISTANCE, P.O. Box 740241, Atlanta, GA 30374-0241 Telephone (800)685-1111;
[EXPERIAN](#), CONSUMER ASSISTANCE, P.O. Box 2002, Allen, TX 75013-0036 Telephone (888)397-3742; and
[TRANS UNION CORP](#), CUSTOMER RELATIONS, 2 Baldwin Pl., P.O. Box 1000, Chester, PA 19022 Telephone (800) 888-4213.