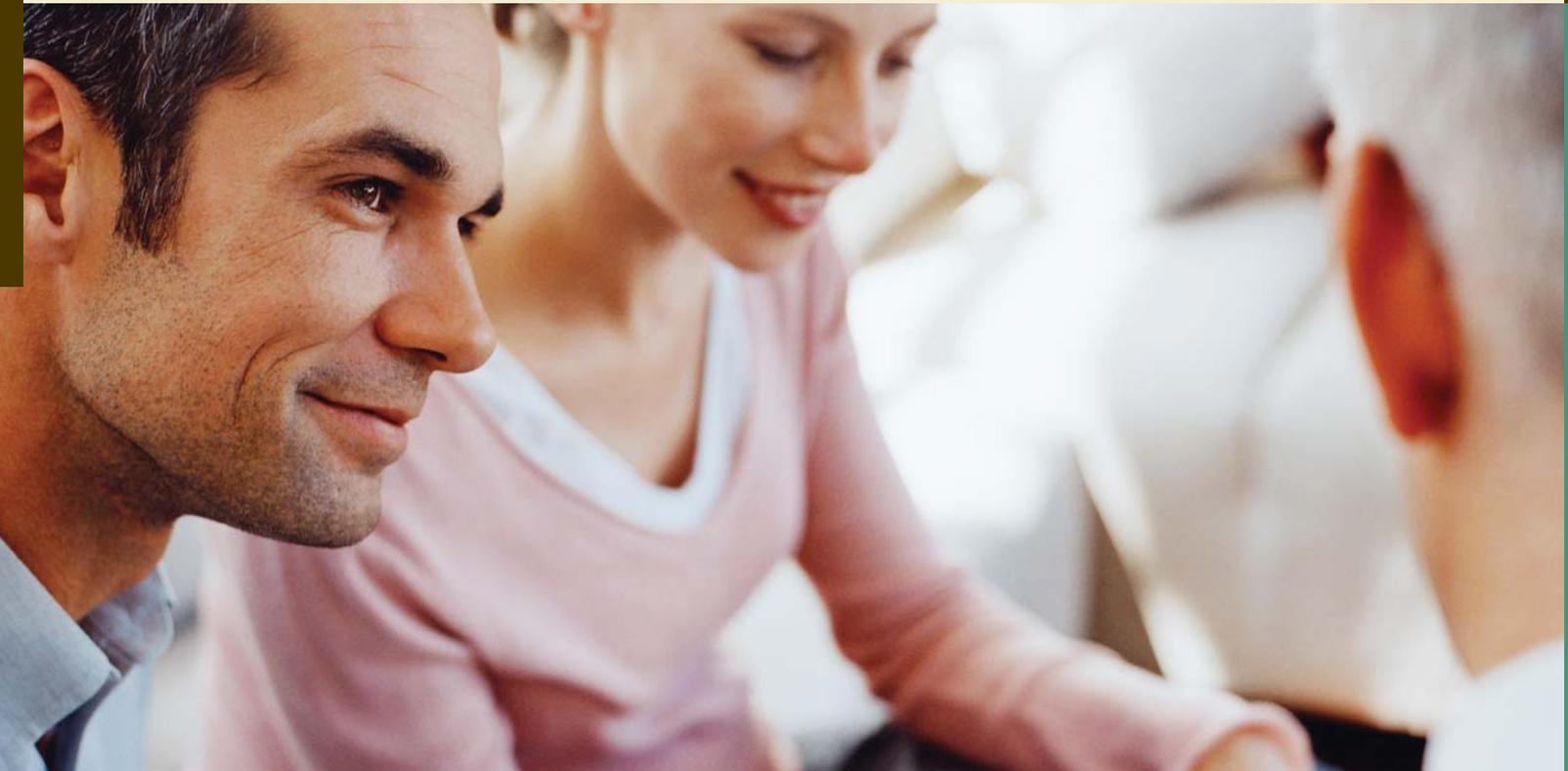


TransUnion®

## TransUnion Credit Report User Guide

UNITED STATES



## Introduction to the Credit Report User Guide

Thousands of companies around the world depend on TransUnion Credit Reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the print image TransUnion Credit Report.

### Credit Report Basics

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TransUnion Credit Reports draw information from the TransUnion database, which contains files on more than 200 million consumers – that’s virtually every credit-active adult in the United States. The information in the database is provided by more than 85,000 credit-granting institutions and data furnishers. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

### Using this Guide

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This guide will walk you through the five standard types of information included in the print image credit report: Identifying Information, Public Records, Collections, Credit History and Inquiries. A following page shows a sample Credit Report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample Credit Report, and descriptions of the fields and codes. For your convenience, on the left side of the fold-out there is a key to all of the Credit Report Codes. Keep it open for handy reference as you use the guide.

### Additional Features

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Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

**SPECIAL MESSAGES**—Help reduce the risk of fraud and protect your customers

**MODEL PROFILES**—Display scores that help predict future credit behavior

**CREDIT SUMMARIES**—Quickly assess the consumer’s financial health to help you make more accurate decisions

**INQUIRY ANALYSIS**—Streamline collection efforts by locating individuals quickly

Other options are available to help you make more informed decisions throughout the customer lifecycle.

### More Information

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To learn more about the TransUnion Credit Report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at [transunion.com/business](http://transunion.com/business).

## Credit Report Codes

### ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

| CODE | DESCRIPTION   |
|------|---|
| 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  |

### Date Indicators

| CODE | DESCRIPTION                        |
|------|------------------------------------|
| A    | Automated                          |
| C    | Closed                             |
| F    | Repossessed/Written Off/Collection |
| M    | Manually Frozen                    |
| P    | Paid Out                           |
| R    | Reported                           |
| V    | Verified                           |

### MOP (Current Manner of Payment)

| CODE | DESCRIPTION  |
|------|--|
| 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                                       |
| 8P   | Paying or paid account with MOP 08                           |
| 09   | Charged off to bad debt                                      |
| 9B   | Collection account   |
| 9P   | Paying or paid account with MOP 09 or 9B                     |
| UR   | Unrated  |

### Type of Account

| CODE | DESCRIPTION                      |
|------|----------------------------------|
| O    | Open Account (30, 60 or 90 days) |
| R    | Revolving or Option              |
| I    | Installment                      |
| M    | Mortgage                         |
| C    | Check credit (line of credit)    |

### KOB (Kind of Business Classifications)

| CODE | DESCRIPTION   |
|------|---|
| A    | Automotive  |
| B    | Banks and Savings and Loan Institutions                                   |
| C    | Clothing  |
| D    | Department, Variety and Other Retail                                      |
| E    | Educational Organizations and Employment Services Companies               |
| F    | Finance, Personal   |
| G    | Groceries   |
| H    | Home Furnishings  |
| I    | Insurance   |
| J    | Jewelry, Cameras and Computers  |
| K    | Contractors   |
| L    | Lumber, Building Material and Hardware                                    |
| M    | Medical and Related Health  |
| N    | Credit Card and Travel/Entertainment Companies                            |
| O    | Oil Companies   |
| P    | Personal Services Other Than Medical                                      |
| Q    | Credit Unions and 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   |

# Sample Credit Report (print image format)

This sample report is intended for educational purposes and cannot be used for testing. The actual Credit Report you receive will be customized to meet your specific request.

**NOTE:** Fields with dollar amounts will display:  
K=thousands  
M=millions

Goi duncan,elizabeth\*2 9932,woodbine,chicago,il,60068\*3 555,e,jackson,st,cleveland,oh,44123\*5 002-02-2222\*\*

<FOR> <SUB NAME> TRANSUNION CREDIT REPORT  
(I) D248 ABC DEPT STORE 06 CH <INFILE> <DATE> <TIME>  
4/81 5/20/10 09:36CT

<SUBJECT> <SSN> <BIRTH DATE>  
DUNCAN, ELIZABETH 111-11-1111 2/52  
<ALSO KNOWN AS> <TELEPHONE>  
COOK, ELIZABETH (555)555-5555

<CURRENT ADDRESS> <DATE RPTD>  
9932 WOODBINE, #9B, CHICAGO, IL. 60068 1/08  
<FORMER ADDRESS>  
10 N. CAMINO, OAKLAND, CA. 94583 4/04  
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>  
ABC HOTELS CONCIERGE 5/10 5/10 3/04  
ANYTOWN, IL.

S P E C I A L M E S S A G E S

\*\*\*HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION\*\*\*  
\*\*\*CONSUMER STATEMENT: SEE END RPT\*\*\*

M O D E L P R O F I L E

\*\*\*VANTAGESCORE ALERT: SCORE +590: TK, 52, RF, 10 SCORECARD: 02 \*\*\*  
\*\*\*TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 \*\*\*

C R E D I T S U M M A R Y \* \* \* T O T A L F I L E H I S T O R Y  
PR=2 COL=1 NEG=1 HSTNEG=2-9 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4  
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE  
REVOLVING: \$10.1K \$18.2K \$5.4K \$225 71%  
INSTALLMENT: \$16.9K \$12.9K \$1128 \$282  
MORTGAGE \$232.5K \$173.2K \$1470  
TOTALS: \$259.5 \$18.2K \$191.5K \$1128 \$1977

P U B L I C R E C O R D S

| SOURCE                    | DATE   | LIAB     | ECO       | ASSETS  | PAID | DOCKET#   |
|---------------------------|--------|----------|-----------|---------|------|-----------|
| TYPE                      |        |          | COURT LOC |         |      | ATTORNEY  |
| Z 4932059                 | 10/08R | \$14,668 | C         | \$2,668 |      | 08B38521  |
| CHAPTER 7 BANKRUPTCY      |        |          |           |         |      |           |
| ZP5027011                 | 11/08R | \$3128   | I         |         | 6/08 | 08M987654 |
| RETRO PAID CIVIL JUDGMENT |        |          |           |         |      |           |
| WILLIAMS                  |        |          |           |         |      |           |

C O L L E C T I O N S

| SUBNAME      | SUBCODE   | ECO | OPENED   | CLOSED | \$PLACED | CREDITOR | MOP |
|--------------|-----------|-----|----------|--------|----------|----------|-----|
| ACCOUNT#     |           |     | VERIFIED |        | BALANCE  | REMARKS  |     |
| ADVANCED COL | Y 999C004 | I   | 5/05     |        | \$2500   | ABC BANK | 09B |
| 12345        |           |     | 4/10A    |        | \$1000   |          |     |

T R A D E S

| SUBNAME                  | SUBCODE           | OPENED   | HIGHCRED | TERMS               | MAXDELQ   | PAYPAT       | 1-12     | MOP |
|--------------------------|-------------------|----------|----------|---------------------|-----------|--------------|----------|-----|
| ACCOUNT#                 |                   | VERIFIED | CREDLIM  | PASTDUE             | AMT-MOP   | PAYPAT       | 13-24    |     |
| ECO                      | COLLATRL/LOANTYPE | CLSD/PD  | BALANCE  | REMARKS             |           | MO           | 30/60/90 |     |
| ABC BK                   | B 6781001         | 8/08     | \$16.9K  | 60M282              | 1/10      | 445543211111 |          | I05 |
| 9876543210               |                   | 5/10A    |          | \$1128              | \$1410 05 | 11111111     |          |     |
| I AUTOMOBILE             |                   |          | \$12.9K  | *ACCOUNT IN DISPUTE |           | 20 1/ 1/ 5   |          |     |
| ABC RETAILER             | D 1234567         | 12/07    | \$9.6K   | MIN200              | 2/07      | 111111111111 |          | R01 |
| 1234567890               |                   | 5/10A    | \$16.7K  |                     | \$230 03  | 111111111111 |          |     |
| I /CREDITCARD            |                   |          | \$5.2K   |                     |           | 29 1/ 1/ 0   |          |     |
| ABC MORTGAGE             | Q 1111111         | 11/04    | \$232.5K | 360M1470            |           | 111111111111 |          | M01 |
| 1112223333               |                   | 5/10A    |          |                     |           | 111111111111 |          |     |
| C /CONVENTIONAL MORTGAGE |                   |          | \$173.2K |                     |           | 48 0/ 0/ 0   |          |     |
| ABC DEPARTMENT           | D 7654321         | 12/09    | \$500    | MIN25               |           | 11111        |          | R01 |
| 123123123123             |                   | 5/10A    | \$1500   |                     |           |              |          |     |
| I /CREDITCARD            |                   |          | \$150    |                     |           | 5 0/ 0/ 0    |          |     |

I N Q U I R I E S

| DATE    | SUBCODE      | SUBNAME        | DATE    | SUBCODE      | SUBNAME      |
|---------|--------------|----------------|---------|--------------|--------------|
| 5/20/10 | DCH248       | ABC DEPT STORE | 3/07/10 | BPH9999(EAS) | TEST BANK    |
| 2/20/10 | ASD1234(CAL) | MAIN ST AUTO   | 1/01/10 | DNY777(EAS)  | 123 RETAILER |

C O N S U M E R S T A T E M E N T

#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT.

C R E D I T R E P O R T S E R V I C E D B Y :  
TRANSUNION CONSUMER SERVICES 800-888-4213  
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

HTTP://WWW.TRANSUNION.COM/DIRECT

# Credit Report Fields

## Subscriber-provided input and information



```
Goi duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**  
  
<FOR>          <SUB NAME>          TRANSUNION CREDIT REPORT  
( I ) D248     ABC DEPT STORE          <MKT SUB>   <INFILE>  
                                06 CH       4/80          <DATE>     <TIME>  
                                                5/20/09    09:36CT
```

The actual consumer information you entered to locate the file from TransUnion will be displayed at the top of the print image format report. On every TransUnion Credit Report the inquiring subscriber's TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

## Consumer demographic information



```
<SUBJECT>          <SSN>          <BIRTH DATE>  
DUNCAN, ELIZABETH 111-11-1111    2/52  
<ALSO KNOWN AS>  <TELEPHONE>  
COOK, ELIZABETH   (555)555-5555  
  
<CURRENT ADDRESS>          <DATE RPTD>  
9932 WOODBINE, #9B, CHICAGO, IL. 60068 1/07  
<FORMER ADDRESS>  
10 N. CAMINO, OAKLAND, CA. 94583        4/03  
8500 N. WESTERN AV. CHICAGO, IL 60645  
  
<CURRENT EMPLOYER AND ADDRESS>  <POSITION>  <VERF>  <RPTD>  <HIRE>  
ABC HOTELS                      CONCIERGE  5/09    5/09    3/03  
ANYTOWN, IL.
```

Helps verify consumer identification by providing:

- Names reported by data furnishers
- Current address and date it was first reported
- Up to two previous addresses and the date initially reported on first previous address
- Social Security number (SSN) if available

- Date of birth if available
- Telephone number or Phone Append (optional)
- Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

## Special messages



```
S P E C I A L M E S S A G E S  
  
***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***  
  
***CONSUMER STATEMENT: SEE END RPT***
```

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found

Some optional products may also appear.

**HIGH RISK FRAUD ALERT** messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, 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.

## Model profile (optional)

```

MODEL PROFILE                * * * A L E R T * * *
***VANTAGESCORE ALERT:      SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
    
```

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

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

## Credit summary (optional)

```

C R E D I T      S U M M A R Y                * * * T O T A L   F I L E   H I S T O R Y
PR=2 COL=1 NEG=1 HSTNEG=2-9 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
    
```

Provides a “snapshot” of 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 corresponding to the option chosen.

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

**PR:** Total number of public records

**COL:** 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”.

**NEG:** Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.

**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 (excluding current 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.

**TRD:** Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.

**RVL:** Total number of revolving and/or line of credit accounts (account types “R” and “C”)

**INST:** Total number of installment accounts (account type “I”)

**MTG:** Total number of mortgage accounts (account type “M”)

**OPN:** Total number of open accounts (account type “O”)

**INQ:** Total number of inquiries

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

**HIGH CRED:** Highest amount ever owed on an account

**CRED LIM:** Maximum credit amount approved by credit grantor

**BALANCE:** Balance owed as of the date verified

**PAST DUE:** Amount past due as of the date verified

**MNTHLY PAY:** Subscriber-reported monthly payment from the “TERMS” field on the account

**AVAILABLE:** Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

**TOTALS:** Totals for second row headers are included for: Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

## Public records

| P U B L I C R E C O R D S |        |          |       |         |      |           |
|---------------------------|--------|----------|-------|---------|------|-----------|
| SOURCE                    | DATE   | LIAB     | ECO A | ASSETS  | PAID | DOCKET#   |
| TYPE                      |        |          | COURT | LOC     |      | ATTORNEY  |
| Z 4932059                 | 10/08R | \$14,668 | C     | \$2,668 |      | 07B38521  |
| CHAPTER 7 BANKRUPTCY      |        |          |       |         |      |           |
| ZP5027011                 | 1/07R  | \$3128   | I     |         | 6/07 | 07M987654 |
| PAID CIVIL JUDGMENT       |        |          |       |         |      |           |
| RETRO                     |        |          |       |         |      |           |
|                           |        |          |       |         |      | WILLIAMS  |

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.

### Typical retention periods (may vary by state)

|   |                            |
|---|----------------------------|
| Civil judgments                               | 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                |

## Collections

| C O L L E C T I O N S |           |       |          |        |          |          |     |
|-----------------------|-----------|-------|----------|--------|----------|----------|-----|
| SUBNAME               | SUBCODE   | ECO A | OPENED   | CLOSED | \$PLACED | CREDITOR | MOP |
| ACCOUNT#              |           |       | VERIFIED |        | BALANCE  | REMARKS  |     |
| ADVANCED COL          | Y 999C004 | I     | 5/05     |        | \$2500   | ABC BANK | 09B |
| 12345                 |           |       | 4/10A    |        | \$1000   |          |     |

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

Also included are the Equal Credit Opportunity Act (ECOA) designator\*\*, date the information was verified along with an indicator code\*\*, 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.

\*\* See the Credit Report Codes page of this brochure for more details.

## Trades

| T R A D E S    |                        |          |          |          |            |              |          |     |  |
|----------------|------------------------|----------|----------|----------|------------|--------------|----------|-----|--|
| SUBNAME        | SUBCODE                | OPENED   | HIGHCRED | TERMS    | MAXDELQ    | PAYPAT       | 1-12     | MOP |  |
| ACCOUNT#       |                        | VERIFIED | CREDLIM  | PASTDUE  | AMT-MOP    | PAYPAT       | 13-24    |     |  |
| ABCOA          | COLLATRL/LOANTYPE      | CLSD/PD  | BALANCE  | REMARKS  |            | MO           | 30/60/90 |     |  |
| ABC BK         | B 6781001              | 8/08     | \$16.9K  | 60M282   | 1/10       | 445543211111 |          | I05 |  |
| 9876543210     |                        | 5/10A    | \$16.9K  | \$1128   | \$1410 05  | 11111111     |          |     |  |
| I              | AUTOMOBILE             |          | \$12.9K  | *ACCOUNT | IN DISPUTE | 20           | 1/ 1/ 5  |     |  |
| ABC RETAILER   | D 1234567              | 12/07    | \$9.6K   | MIN200   | 2/07       | 111111111111 |          | R01 |  |
| 1234567890     |                        | 5/10A    | \$16.7K  |          | \$230 03   | 111111111111 |          |     |  |
| I              | /CREDITCARD            |          | \$5.2K   |          |            | 29           | 1/ 1/ 0  |     |  |
| ABC MORTGAGE   | Q 1111111              | 11/04    | \$232.5K | 360M1470 |            | 111111111111 |          | M01 |  |
| 1112223333     |                        | 5/10A    |          |          |            | 111111111111 |          |     |  |
| C              | /CONVENTIONAL MORTGAGE |          | \$173.2K |          |            | 48           | 0/ 0/ 0  |     |  |
| ABC DEPARTMENT | D 7654321              | 12/09    | \$500    | MIN25    |            | 11111        |          | R01 |  |
| 123123123123   |                        | 5/10A    | \$1500   |          |            |              |          |     |  |
| I              | /CREDITCARD            |          | \$150    |          |            | 5            | 0/ 0/ 0  |     |  |

Provides a historical and current record of the consumer's buying and payment activities.

- 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:

**SUBNAME:** Abbreviated name of credit grantor/data furnisher with whom consumer has an account

**ACCOUNT#:** Consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)

**ABCOA:** ECOA is a code representing the ownership designation on the account\*\*

**SUBCODE:** Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number\*\*

**COLLATRL/LOANTYPE:** Type of loan

**OPENED:** Date the account was opened

**VERIFIED:** Date of last update on the account\*\*

**CLSD/PD:** Date the account was closed or paid\*\*

**HIGHCRED:** Highest amount ever owed by the consumer on that account

**CREDLIM:** Maximum amount of credit approved by credit grantor

**BALANCE:** Balance owed as of date verified

**TERMS:** Minimum required payment or number of payments, payment frequency and dollar amount agreed upon

**PASTDUE:** Amount past due as of date verified

**REMARKS:** If applicable, this field is used by data furnishers to further explain a special condition related to this account

**MAXDELQ:** Date on which the maximum level of delinquency for that account occurred

**AMT-MOP:** Dollar amount of consumer's maximum

delinquency and the Manner of Payment (MOP) rating at the time

**PAYPAT:** The subject's payment pattern with 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 verified month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

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

### Manner of Payment (MOP)

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

**MO 30/60/90:** The four parts of this field summarize the reported delinquency on the account. The first column represents the number of months being summarized, up to 48 months. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

When a tradeline is reported as "charged-off" (MOP 07 or greater), the payment pattern is removed.

In the first example, this field equals 20 1/ 1/ 5. This means that 20 months of 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.

**MOP:** Type of Account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported\*\*

\*\* See the Credit Report Codes page of this brochure for more details.





555 West Adams Street  
Chicago, Illinois 60661

[transunion.com/business](http://transunion.com/business)  
866-922-2100

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CR001-005



CoreLogic SafeRent

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[clientservices@saferent.com](mailto:clientservices@saferent.com)

[www.saferent.com](http://www.saferent.com)