

Merged Report Format

Personal Information Section

This section provides the names, aliases, current and previous addresses, phone numbers, date of birth and all social security numbers attached to the file from the credit bureau(s). The bureau may also record that date that this information was reported under the Reported column. The Bur column denotes which credit bureau reported that particular data.

Employment Section

This section provides any employment data reported to the credit bureau.

Subject Name,Employer,Occupation – Name of the consumer, name of his employer and the occupation.

City,State,Income – name of the city and or state of the employer and income from that employment.

Hired,Separated – date the consumer was hired by the employer and the date the employment ceased.

Reported/Verified,Last Updated – date that this information was reported to the bureau and the date it was last verified.

Credit Summary Section

This section is designed to give you a quick overview of the data that is contained in each trade line.

Trades – number of trade lines returned in the file

Public Records – number of public records reported

Collections – number of collection accounts reported

Inquiries – number of inquiries returned in the file

Curr Accts – number of trade lines listed as currently paid on time

Derogs – number of derogatory trade lines present

Open Trades – number of open trades lines present

CLSD trades – number of closed trade lines present

Revolving – type of trade line

Installment - type of trade line

Mortgages - type of trade line

Other - type of trade line

30 – reported as 30 days late

60 - reported as 60 days late

90 - reported as 90 days late

120 - reported as 120 days late

This data is gathered from the Current Status Past Due section

Hist 30 – history of 30 days late

Hist 60 – history of 60 days late

Hist 90 – history of 90 days late

This data is gathered from the History Status 30,60,90 buckets

Revolving – type of trade line
Installment – type of trade line
Mortgage – type of trade line
Other – type of trade line
Totals -amount owed from all the trade lines

High – highest balance reported on trade line
Limit – balance limit for trade line
Balance – balance due for trade line
Past Due – amount past due for trade line
Payment – amount of monthly payment made
% Avail – percentage of available money

Collections Section

This section is designated for trade lines that have been placed for collections.

Headings

Creditor,SubCode,Firm,Acct# - This stands for the company who placed the account with the collection agency, the company's [this is likely the firm handling the collection] bureau subscriber code, the collection agency that has the account, the account number if available, and the name of the consumer placed for collection.

Again this data is stacked so if there is a blank space it is because no data was received from the credit bureau

Note: Creditor is not always what you would expect. Sometimes this gets changed to the collection agency because they now “own” the account.

DLA,PAID,PLCD,CLSD – This stands for date of last activity, date paid off, date the account was placed with the collection agency, and date the account was closed.

RPTD/VRFD,ECOA,MOP - Date reported/verified, tells how account is designated ie shared or joint, Current Manner of Payment

Amt,Bal,Bal Date - Amount due, balance, date balance was reported

Status,Date - status of account, date status was reported

Remarks - gives any remark codes given by bureau

Bur – indicates the bureau that returned the data listed

Public Records Section

This section details any public records on file for the consumer. Public records would include such things as tax liens and bankruptcies,

Headings

FILED/RPTD,VRFD/CHKD,SATIS/REL - date files/reported, date verified/checked,
Satisfied/Released date

Cust#,Case#,Type - Customer number, Case number, type of court

Amt,Asset,Exempt - Amount defendants is worth, Assets the Defendant has, Amount that is
exempt from being taken in judgment

Defendant,Plaintiff - Name of Defendant, Name of Plaintiff

Narr - Narrative on the case

Bur - Bureau the record was received from

Trade Line Section

This section is broken down into Revolving, Installment, Mortgage and Other for the types of
trade lines. The information is stacked under each heading in the order of the heading. If
there is a blank space then the bureau did not return any data to us.

Headings

Acc Name/Address – name and address of the company

Subcode – reporting subscriber code of the company

Bur – bureau reporting the data

Subj – name of consumer on the trade line

Loan – type of account

Cond – condition of the account (ie. open, paid, closed, chargeoff)

Stat – status of the account (ie. current or past due)

RPTD,DLA,LSTPD – stands for reported date, date of last activity, last paid

OPND,CLSD/PD,ECO A – stands for date opened, date closed/paid, ECOA:

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 cosigner 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 cosigner and becomes liable if maker defaults.

T - Relationship with account terminated.

U - Undesignated

X - Deceased

High,Limit – stands for highest balance reported and credit limit

Pmt,Term – stands for payment amount and terms of the payment

Bal,date – stands for balance owed and date the balance was reported

PastDue – stands for amount past due

Orig - stands for original balance

Hist Status – history status reported by bureau

mths – months trade line has been reported to the bureau

30 – amount of times account was 30 days late

60 - amount of times account was 60 days late

90 – amount of times account was 90 days late

counter – 12 or 24 month history of the payment pattern on trade line

Rating – type of account along with the numeric status of the account:

O - Open Account (30, 60 or 90 days)

R - Revolving or Option

I - Installment

M - Mortgage

C - Check credit (line of credit)

Current Manner of Payment Rating

00 - Not rated

01 - Pays as agreed

02 – 30 past due

03 – 60past due

04 – 90 past due

05 -120 past due

07 - Paying or paid under Wage Earner Plan or similar arrangement

08 - Repossession

8A - Voluntary Repossession

8D - Legal Repossession

8P – Payment after Repossession

8R - Repossession; redeemed

09 - Charged off to bad debt

9B - Collection account

9P – Payment after charge off

UC - Unclassified

UR - Unrated