

BUSINESS PRINCIPAL CREDIT REPORT

REFERENCE GUIDE



CREDIT PLUS^{INC}

BUSINESS PRINCIPAL CREDIT REPORT REFERENCE GUIDE



1 31550 WINTERPLACE PKWY, SALISBURY, MD 21804
Phone: (800) 258-3488
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BUSINESS PRINCIPAL REPORT

2	FILE #	45228928	FNMA #	3	DATE COMPLETED	9/18/2018	ROD' BY	NUBIA CUEVAS
	SEND TO	TEST COMPANY DBA			DATE ORDERED	9/18/2018	4	
		CUST. # 99999NC			REPOSITORIES	EF		PRPD' BY
		31550 WINTERPLACE PKWY			PRICE			LOAN TYPE
		SALISBURY, MD 21804			REF. #	BPR		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
5	APPLICANT	TESTCASE, JOHNNY		5	CO-APPLICANT		
	SOC SEC #		DOB		SOC SEC #		DOB
	MARITAL STATUS				DEPENDENTS		
	CURRENT ADDRESS	654 BRISTOL LN, ANTHILL, MO 65488			LENGTH		
	PREVIOUS ADDRESS				LENGTH		

SCORE MODELS

6 EQUIFAX/FICO CLASSIC V5 FACTA - HERMAN M TESTCASE - 000000013
SCORE: **653**
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

SOURCE OF INFORMATION

7 1 EQUIFAX - PULLED ON: 09/18/18 - INFILE DATE: 02/27/96
NAME: HERMAN M TESTCASE DOB: 02/19/75
SSN: 000000013
ADDRESS: 1313 MOCKINGBIRD LN, ANTHILL, MO 65488-0001 - REPORTED 08/17
ADDRESS: 1999 CITRACADO PY, ANTHILL, MO 65488-0001 - REPORTED 03/16
ADDRESS: 555 ASCENSION DR APT 402, ANTHILL, MO 65488 - REPORTED 09/14
EMPLOYER: USN USS PORT ROYAL//

PUBLIC RECORDS

8 *** NONE ***

A E C O A	B W H O S E	C CREDITOR	D DATE REPORTED	E DATE OPENED	F DLA	G HIGH CREDIT OR LIMIT	H ACCT TYPE	I BALANCE	J TERMS	K PAST DUE	L MO REV	M			N STATUS	O SOURCE
												30	60	90+		
B	B	CITIMORTGGE 06208878	08/18	07/17 08/18		\$160700	MTG	\$160699 \$1131		\$0	05	0	0	0	AS AGREED	EF
B	B	ZALES/CBSD 603597*****	12/12	05/09 12/12		\$800	REV	\$0 \$0		\$0	26	60	51	0	CUR WAS 60	EF

Late Dates: NO LATES IN PAST 24 MONTHS

10 OTHER CREDIT HISTORY
*** NONE ***

11 INQUIRIES (LAST 120 DAYS)

EF	B	09/15/18	FA CREDCO	MISC
EF	B	09/02/18	CBCINNOVIS	MISC

1 PROCESSING CENTER CONTACT INFORMATION

2 FILE # - The credit report file number.**SEND TO** - The company requesting the report.**PROPERTY ADDRESS**

3 DATE COMPLETED/DATE ORDERED**REPOSITORIES** - The credit bureaus from which the FICO score was requested.**PRICE**

4 REFERENCE NUMBER - The loan #/reference # that was input upon ordering.**REQUESTED BY** - Name of the user who ordered the credit report.**PREPARED BY** - This field is only used for RMCRs.**LOAN TYPE** - Allows you to fully customize the loan types that appear on the Credit Order screen and the associated purpose codes.

5 APPLICANT / CO-APPLICANT INFORMATION - Identifying information for the applicant (and co-applicant if the report is a joint report), including Social Security number, date of birth, marital status, dependents, along with the current address and previous address.

6 SCORE MODELS - Displays the score for each of the three bureaus and you can then choose to display the Factors and Reasons, Factor Codes Only, or None.

DESCRIPTION	FICO® Risk Score, Classic
No Adverse Factor	00
Amount owed on accounts is too high	01
Level of delinquency on accounts	02
Proportion of loan balances to loan amounts is too high	03
Lack of recent installment loan information	04
Too many accounts with balances	05
Too many consumer finance company accounts	06
Account payment history is too new to rate	07
Too many inquiries last 12 months	08
Too many accounts recently opened	09
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	10
Amount owed on revolving accounts is too high	11
Length of time revolving accounts have been established	12
Time since delinquency is too recent or unknown	13
Length of time accounts have been established	14
Lack of recent bank/national revolving information	15
Lack of recent revolving account information	16
No recent non-mortgage balance information	17
Number of accounts with delinquency	18
Date of last inquiry too recent	19
Time since derogatory public record or collection is too short	20
Amount past due on accounts	21
Serious delinquency, derogatory public record or collection filed	22T
No recent revolving balances	24
Too few accounts currently paid as agreed	27
Number of established accounts	28
No recent bank/national revolving balances	29
Time since most recent account opening is too short	30
Serious delinquency, and public record or collection filed	38
Serious delinquency	39
Derogatory public record or collection filed	40
Length of time consumer finance company loans have been established	98

7 SOURCE OF INFORMATION - Shows any variation of borrower information reported from the bureaus including SSN, address, DOB and employer.

8 PUBLIC RECORDS - Shows public record information, including the court name, docket number, source, filing date, status date, plaintiff, action type, amount in question, and status text.

DOCKET # - The official court document number.

SOURCE - Equifax, TransUnion, Experian.

FILE DATE - Month and year the information was reported to the credit repository file/filed initially at the court.

AMOUNT - The dollar amount involved in the case.

STATUS DATE - The date of last activity.

PLAINIFF - Information regarding the plaintiff or location where the information is filed, i.e., records or deeds, county common pleas, etc.

ACTIONTYPE - Type of legal action placed.

STATUS - Condition of the account as of the current month reporting.

9 CREDIT

A E C O A	B W H O S E	C C R E D I T O R	D D A T E R E P O R T E D	E D A T E O P E N E D	F D L A	G H I G H C R E D I T O R L I M I T	H A C C T T Y P E	I B A L A N C E	J T E R M S	K P A S T D U E	L M O R E V	M 30	M 60	M 90+	N S T A T U S	O S O U R C E
B	B	CITIMORTGE 06208878	08/18	07/17 08/18		\$160700	MTG	\$160699	\$1131	\$0	05	0	0	0	AS AGREED	EF

A ECOA - This code is used to identify the responsible party for public records, inquiries and alerts as well as tradelines.

A: Authorized user - A joint account where the borrower is an authorized user, but has no contractual responsibility.

I: Individual account - An account solely for this borrower.

B: Borrower's account - An account solely for the borrower.

C: Co-borrower's account - An account solely for the co-borrower.

J: Joint account - An account for which both spouses are liable.

M: Maker - An account where the borrower is primarily responsible, having a cosigner [or Co-maker] with no spousal relationship to assume liability if the borrower defaults.

S: Co-maker - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.

P: Participating account - A joint account for which contractual liability cannot be determined.

T: Terminated - A joint/co-signed account where the borrower is no longer associated with the account.

X: Deceased - The borrower has been reported deceased.

U: Undesignated account - Account that has not yet been designated.

B WHOSE

B: Account returns from repositories under borrower's name.

C: Account returns from repositories under co-applicant's name.

J: Account returns from the repositories under both applicant and co-applicant names.

C CREDITOR - This shows the name of the creditor that the borrower has an account with, as well as the Account Number beneath it. The Late Days tells you the dates of late payments and number of days they were past due.

D DATE REPORTED - This is the date of the last report the creditor gave to the credit bureau.

E DATE OPENED - The date that the account was originally opened.

F DLA - This is the date of the last recorded activity on the account.

G HIGH CREDIT OR LIMIT - This is the highest amount borrowed on this account. This shows only if it is a charge account.

H ACCT TYPE

MTG: Mortgage

INST: Installation account

AUTO: Auto loan

COLL: Account in collections

REV: Revolving account

OPEN: Open account

EDU: Education account

COSI: Co-signer account

LEAS: Leasing account

A E C O A	B W H O S E	C C R E D I T O R	D D A T E R E P O R T E D	E D A T E O P E N E D	G H I G H C R E D I T O R L I M I T	I B A L A N C E	K P A S T D U E	L M O R E V	M 3 0	M 6 0	M 9 0 +	N S T A T U S
				F D L A	H A C C T T Y P E	J T E R M S						O S O U R C E
B	B	<u>CITIMORTGE</u> 06208878	08/18	07/17 08/18	\$160700 MTG	\$160699 \$1131	\$0	05	0	0	0	AS AGREED <u>EF</u>

I BALANCE - The amount of money owed on the account as of the last date reported.

J TERMS - The first number indicates # of months, and the second figure indicates the amount.

K PAST DUE - This is the amount that is past due on the account.

L MO REV - This field indicates the number of months this account has been reviewed by the bureau.

M 30/60/90 - These fields indicate how many times the account has been 30, 60, or 90 days past due.

N STATUS RATING CODES

I: Installment	1: as agreed	7: BK
R: Revolving	2: 30 day late	8: repo/foreclosure
M: Mortgage	3: 60 day late	9: charge off/collection
O: Open Account	4: 90 day late	
C: Closed	5: 120+ day late, settled	

STATUS

AS AGREED - current/as agreed	DELINQ 60 - 60 days
BANKRUPTCY - bankruptcy	DELINQ 90 - 90 days
CHARGE OFF - charge off	FORECLOS - foreclosure
CLOS NP AA -closed/not paid as agreed	GOV CLAIM - claim filed w/ government
CLOSED - closed account	INACTIVE - inactive
CO NOW PAY -now paying/was charge off	NO STATUS - no status
COLLECTION - placed for collection	PAID - paid account
CRCDLOST - credit card lost	PAID CHGOFF - paid was charge off
CUR WAS 120+ - current was 120+	PAID COLL - paid was collection
CUR WAS 30 - current was 30	PAID FORE - paid was foreclosure
CUR WAS 60 - current was 60	PAID REPO - paid was repossession
CUR WAS 90 - current was 90	PAY PLAN - under payment plan
CUR WAS BK - current was bankrupt	PD WAS 120+ - paid was 120+
CUR WAS COLL - current was collection	PD WAS 30 - paid was 30
CUR WAS FORE - current was foreclosure	PD WAS 60 - paid was 60
CUR WAS REPO - current was repossessions	PD WAS 90 - paid was 90
CURRENT - current	REPOSESS - repossession
DEFRD PAY - payment deferred	SCNL - cannot locate consumer
DELETED - deleted	SETTLED - settled
DELINQ 120+ - 120+ days	TOO NEW RT - too new to report
DELINQ 30 - 30 days	TRANSFERRED - transferred account
	VOL SUR - voluntary surrender

O SOURCE - This field describes which of the three bureaus the tradeline data is from.

10 OTHER CREDIT HISTORY - Accounts where the bureaus are not sending enough information to categorize the account under any present sections on the report layout. Fortunately, this is rare scenario.

11 INQUIRIES (LAST 120 DAYS) - Displays hard inquiries for the last 90 days, 120 days, year, or two years.



Contact us today:

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creditplus.com/business-credit-report