

EXPLANATION OF CREDIT HISTORY

J - Joint I - Individual U - Undesignated A - Authorized user T - Terminated M - Maker
B - On Behalf of S - Shared C- Co-maker

SUBSCRIBER NAME AND ACCOUNT NUMBER - This identifies the business that is reporting the information and any applicable account number.

DATE REPORTED - This is the Date (Month/Year) the information was reported..

DATE OPENED - This is the (month/year) the account was opened with the Creditor Grantor.

HIGHEST CREDIT OR LIMIT - This is the highest amount charged on the account or the credit limit on the account. Note the “k” denotes thousands of dollars. (Ex: 147k = 147,000).

BALANCE OWING - This is the amount owed on the account at the time it was reported.(date reported).

AMOUNT- This column indicates the amount currently past due.

NUMBER OF PAYMENTS - This column indicates the number of payments currently past due.

CURRENT STATUS RATING - This is the current status of the account. It is shown as a letter indicating the type of account and a number indicating the current manner of payment.

TERMS OF SALE

Open Account (30 days or 90 days).....**O**

Revolving or Option (Open-end account).....**R**

Installment (Fixed Number of Payment).....**I**

CURRENT MANNER OF PAYMENT

Too new to rate; approved but not used
Pays (or paid)within 30 days of billing; pays account as agreed
Pays (or paid)in more than 30 days but not more than 60 days
Pays(or paid)in more than 60 days but not more than 90 days
Pays(or paid) in more than 90 days but not more than 12 days
Pays (or paid) in more than 120 days
Making regular payments under wage earner plan
Repossession
Bad debt; placed for collection

Type of Account

	O	R	I
Too new to rate; approved but not used	0	0	0
Pays (or paid)within 30 days of billing; pays account as agreed	1	1	1
Pays (or paid)in more than 30 days but not more than 60 days	2	2	2
Pays(or paid)in more than 60 days but not more than 90 days	3	3	3
Pays(or paid) in more than 90 days but not more than 12 days	4	4	4
Pays (or paid) in more than 120 days	5	5	5
Making regular payments under wage earner plan	7	7	7
Repossession	8	8	8
Bad debt; placed for collection	9	9	9

NO MONTHS HISTORY REVIEWED - This indicates the number of months the account has been reviewed or reported to us.

HISTORICAL STATUS - This section contains a description of the delinquent payment history. Up to three dates and manners or payment may appear in this section. They represent the date and manners of payment which were paid other than “as agreed” (O-1, I-1, or R-1). The numbers in the columns indicate the number of payments that were received more than 30, 60, 90 days from the date due respectively.

TYPE & TERMS REMARKS - This column specifies the terms of the account which were contractually agreed to. This amount may be represented as an amount due per month or the number of months or years in the contract.

INQUIRIES - This section contains a list of creditors that have requested credit information on an applicant to establish eligibility for credit, insurance, employment or other purposes.

Any discrepancies of this credit please call or write the credit bureau listed on page one next to sources:

EQUIFAX
www.Equifax.com

TRANS UNION
www.TUC.com

TRW/EXPERIAN
www.Experian.com