

**BUSINESS PRINCIPAL CREDIT REPORT**

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# **REFERENCE GUIDE**



**CREDIT PLUS<sup>INC</sup>**

# BUSINESS PRINCIPAL CREDIT REPORT REFERENCE GUIDE



**1** 31550 WINTERPLACE PKWY, SALISBURY, MD 21804  
Phone: (800) 258-3488  
Fax: (800) 258-3287

## BUSINESS PRINCIPAL REPORT

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

### PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
<b>5</b>	APPLICANT	TESTCASE, JOHNNY	<b>5</b> CO-APPLICANT
	SOC SEC #	DOB	SOC SEC #
	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 \*\*\*

**9**

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	<a href="#">CITIMORTGE</a> 06208878	08/18	07/17 08/18		\$160700	MTG	\$160699 \$1131		\$0	05	0	0	0	AS AGREED	EF
B	B	<a href="#">ZALES/CBSD</a> 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

### OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

### INQUIRIES (LAST 120 DAYS)

**11**

EF	B	09/15/18	<a href="#">FA CREDCO</a>	MISC
EF	B	09/02/18	<a href="#">CBCINNOVIS</a>	MISC

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**1 PROCESSING CENTER CONTACT INFORMATION**

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

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

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**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.

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**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.

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**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.

<b>DESCRIPTION</b>	<b>FICO® Risk Score, Classic</b>
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.

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**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	<a href="#">CITIMORTGE</a> 06208878	08/18	07/17 08/18		\$160700	MTG	\$160699	\$1131	\$0	05	0	0	0	AS AGREED	<a href="#">EF</a>

**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

**R:** Revolving

**M:** Mortgage

**O:** Open Account

**C:** Closed

**1:** as agreed

**2:** 30 day late

**3:** 60 day late

**4:** 90 day late

**5:** 120+ day late, settled

**7:** BK

**8:** repo/foreclosure

**9:** charge off/collection

### **STATUS**

**AS AGREED** - current/as agreed

**BANKRUPTCY** - bankruptcy

**CHARGE OFF** - charge off

**CLOS NP AA** -closed/not paid as agreed

**CLOSED** - closed account

**CO NOW PAY** -now paying/was charge off

**COLLECTION** - placed for collection

**CRCDLOST** - credit card lost

**CUR WAS 120+** - current was 120+

**CUR WAS 30** - current was 30

**CUR WAS 60** - current was 60

**CUR WAS 90** - current was 90

**CUR WAS BK** - current was bankrupt

**CUR WAS COLL** - current was collection

**CUR WAS FORE** - current was foreclosure

**CUR WAS REPO** - current was repossessions

**CURRENT** - current

**DEFRD PAY** - payment deferred

**DELETED** - deleted

**DELINQ 120+** - 120+ days

**DELINQ 30** - 30 days

**DELINQ 60** - 60 days

**DELINQ 90** - 90 days

**FORECLOS** - foreclosure

**GOV CLAIM** - claim filed w/ government

**INACTIVE** - inactive

**NO STATUS** - no status

**PAID** - paid account

**PAID CHGOFF** - paid was charge off

**PAID COLL** - paid was collection

**PAID FORE** - paid was foreclosure

**PAID REPO** - paid was repossession

**PAY PLAN** - under payment plan

**PD WAS 120+** - paid was 120+

**PD WAS 30** - paid was 30

**PD WAS 60** - paid was 60

**PD WAS 90** - paid was 90

**REPOSESS** - repossession

**SCNL** - cannot locate consumer

**SETTLED** - settled

**TOO NEW RT** - too new to report

**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.

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





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**Contact us today:**

800.258.3488

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[creditplus.com/business-credit-report](https://creditplus.com/business-credit-report)