

How to read a CBCWeb Credit Report

CBC COMPANIES SUPPORT (TEST) 1651 NW PROFESSIONAL PLAZA 4TH FLOOR COLUMBUS OH 43220	PHONE: 614-538-6087 FAX: 614-538-6985		
<div style="border: 1px solid black; background-color: #cccccc; padding: 2px; display: inline-block;">Full Report</div>			
PREPARED FOR: TRUPTFS TEST CLIENT FOR ZIPS 1651 NW PROFESSIONAL PL COLUMBUS OH 43220	ATTN: TINA JONES CHARGES: \$25.00 PROPERTY ADDRESS: 914 ANAHEIM STREET PITTSBURGH PA 15219 FRANKLIN	LENDER CASE #: 020412162149711 COMPUTER ID #: 200110210235900 LOAN TYPE: HOME LOAN PURPOSE: PURCHASE	DATE RCVD: 04/12/02 DATE COMP: 04/12/02 DATE REVISED: 04/12/02 REPORT TYPE: INDIVIDUAL

1. Bureau Address.
2. Bureau phone and fax numbers.
3. The header identifies what type the report is, such as Infile, Full Report or Decision reports.
4. **Prepared For** identifies what lender the report was prepared for.
5. **Attention** shows who ordered the report. **Property Address** will show here, if available. **Charges** show the report price.
6. **Lender Case #** is the loan number assigned by the customer or if left blank will default to a 15-digit unique number. **Computer Id** is the computer identification number assigned by CBC Companies. **Loan type** and **Purpose of Loan** will show here, if available.
7. **Date Received** is the date the request was made. **Date Completed** if a FULL report, is the date the report was completed by the bureau. **Date Revised** will be the last date of any revisions made to a FULL report.
Prepared By identifies who prepared the report at the bureau. **Report Type** identifies whether the report is Individual or Joint.

Applicant		
INPUT INFORMATION NAME: EDWARD TESTCASE SSN: 441-99-0923 2907 NEW ENGLAND DR MCLEAN, VA 22102 SINCE: 01/90	DOB: 01/26/63 DEPENDENTS: 03	PRESENT EMPLOYMENT: MY CURRENT JOB MCLEAN, VA SINCE: 01/90 POSITION: WORKER INCOME: 15000 VERIFIED BY: TINA JONES
CURRENT ADDRESS: 2907 NEW ENGLAND RD MC LEAN, VA 22102 SINCE: 02/01/99	PREVIOUS EMPLOYMENT: PREVIOUS JOB1 MCLEAN, VA FROM: 01/90 TO: 12/99 POSITION: WORKER INCOME: 10000 VERIFIED BY: TINA JONES	TEL: 614-699-2222 INCOME VER: Y TEL: 614-538-1111 INCOME VER: Y
PREVIOUS ADDRESS: 123 W ANYWHERE ST APT# 429 MC LEAN, VA 22102 FROM: 01/90 TO: 12/99	PREVIOUS EMPLOYMENT: PREVIOUS JOB2 MCLEAN, VA FROM: 01/79 TO: 12/79 POSITION: WORKER INCOME: 5000 VERIFIED BY: TINA JONES	TEL: 614-538-3333 INCOME VER: Y

8. **Applicant information** includes name, social security #, marital status, home and work phone numbers, date of birth, number of dependents, input, current and up to 2 previous addresses, and whether the applicant rents or owns at the addresses. (Input address represents the address the user has input into CBCWin and current is the address on file with the vendor, if different)

9. **Employment Information** shows the applicant's current employer's name, address and phone number; start date, position held, income amount, verification of income, the date the information was verified and who verified the information. It also shows up to 2 previous employer's information.

Co-Applicant			
10		11	
INPUT INFORMATION		PRESENT EMPLOYMENT:	TEL: 614-111-1111
NAME: EUGENIA WIRE	DOB: 01/26/83	MY JOB	
SSN: 057-28-8923	DEPENDENTS: 01	MCLEAN,VA	
2907 NEW ENGLAND DR			
MCLEAN, VA 22102		SINCE: 01/80	
SINCE: 01/80		POSITION: OWNER	INCOME VER: Y
		INCOME: 40000	
		VERIFIED BY: TINA JONES	
CURRENT ADDRESS:			
211 CUMBERLAND AV APT#: 702			
PORTLAND, ME 04101			
HOME PHONE: () 773-4912			
SINCE: 07/01/93			

10. **Co-Applicant information** can include name, social security #, marital status, home and work phone numbers, date of birth, number of dependents, input, current and up to 2 previous addresses, and whether the applicant rents or owns at the addresses. (Input address represents the address the user has input into CBCWeb and current is the address on file with the vendor, if different)
11. **Co-Applicant Employment Information** shows the applicant's current employer's name, address and phone number; start date, position held, income amount, verification of income, the date the information was verified and who verified the information. It also shows up to 2 previous employer's information.

File Identifications				
A	B	C	D	E
EDWARD TESTCASE 441-66-8923	00/00/00	2907 NEW ENGLAND DR MCLEAN, VA 22102	NoRept	EFX01
EDWARD TESTCASE 061-56-1123		2907 NEW ENGLAND RD MC LEAN, VA 22102		TRU01
DWARD TESTCASE - 554-43-3221	00/00/58	51 SPE INDIANAPOLIS IN 46068		XPN01
EUGENIA W WIRE 057-28-8923	01/26/13	FRANKLIN TOWERS APT#: 702 PORTLAND, ME 04101		EFX01
EUGENIA W WIRE 057-28-8923	01/01/13	211 CUMBERLAND AV APT#: 702 PORTLAND, ME 04101		TRU01

12. **File Identifications** shows the applicant's information from the vendor(s).
- A. The applicant's name and social security number on file with the vendor.
 - B. Date of birth, if the vendor returns one.
 - C. Address on file with the vendor.
 - D. Error or No report messages are shown in this column.
 - E. The vendor supplying the information. EFX is Equifax, TRU is Trans Union, XPN is Experian and AMR is AmRent..

MORTGAGE/LANDLORD VERIFICATION		
A		13
1. MORTGAGE LENDER:	MORTGAGE AMOUNT:	DATE OPENED: 01/98
RENT ARE US	CURRENT BALANCE: 120000	MONTHLY PAYMENT: 575
123 ANYWHERE	DATE VERIFIED: 02/01	
MCLEAN VA 22102	VERIFIED BY: TINA JONES	
1. LANDLORD:	MONTHLY PAYMENT:	
BIG HOUSE RENT	FROM: 01/94	TO: 12/98
2907 NEW ENGLAND AVE	DATE VERIFIED: 02/01	
MCLEAN VA 22102	VERIFIED BY: TINA JONES	

13. **Mortgage/Landlord Verification** can contain

- A. Mortgage Lender shows the current mortgage lender and address, current balance, date verified, verified by, date opened and monthly payment.
- B. Landlord shows the landlord and address, monthly payment, dates rented, date verified and by whom.

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Credit Summary										
	A	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90		
REVOLVING		105	1110	82875	28	0	0	0		
INSTALLMENT		1974	25219	155714	7	0	0	0		
REAL ESTATE		1897	184578	189255	B	1	0	0	0	
OPEN/OTHER		0	0	0		0	0	0	0	
TOTAL		3976	210907	428844		34	0	0	0	
#INQUIRIES	C	42	#PUBLIC RECORDS	0	#BANKRUPTCIES	0				
WORST TRADE		5	OLDEST DATE	02/01/78	#SATISFACTORIES	20				
					PAST DUE	10778				

14. **Credit Summary** contains

- A. All revolving, installment, real estate and other accounts showing as open or unknown are added to provide total monthly payments, balances, credit limits and total of each column (Credit limit does not include closed accounts.)
- B. All tradelines are added to get the total number of times 30, 60 or 90 days the revolving, installment, real estate, open and unknown account that have been delinquent.
- C. Number of inquiries on a report, the worst tradeline status on the report, number of public records, oldest date reported, number of bankruptcies, number of satisfactory accounts and total past due amount.

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Scoring	
8	BEACON 96 EFX01 792 NO RECENT REVOLVING BALANCES LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED NUMBER OF ESTABLISHED ACCOUNTS 24 14 28
8	EMPIRICA SCORE TRU01 + 804 TOO MANY INQUIRIES IN THE LAST 12 MONTHS AMOUNT OWED ON ACCOUNTS IS TOO HIGH 8 1

15. **Scoring** shows the credit scores from the vendors. Can also display the reason and/or reason codes for each score.

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Fraud Alert	
1	TRANS ALERT TRU01 # INQUIRIES IN LAST 60 DAYS: 00 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN
1	SOCIAL ISSUANCE TRU01 FIRST YEAR ISSUED: 1975 LAST YEAR ISSUED: 1976 STATE ISSUED: NY

16. **Fraud Alert** shows fraud products such as Safescan, Trans Alert, SSN Issuance, Hawk Alert.

A Criminal Records

1 CRIMINAL RECORD AMR01
 OFFENSE: MURDER
 LEVEL: CLASS A
 DEGREE: 013460
 STATUS: DEATH
 SENTENCE: YEARS: 12 MONTHS: 12 DAYS: 12
 PROBATION: YEARS: 12 MONTHS: 11 DAYS: 20
 COURT: FAIRFIELD COUNTY MUNICIPAL COURT
 ADDRESS: LANCASTER OH
 COUNTY: FAIRFIELD COUNTY

DOCKET#: 123456
 DATE FILED: 01/01/01
 STATUS DATE: 01/02/01
 AMOUNT: \$ 2000
 DISPUTE: N
 PHONE: 000-000-0000

B Property Management Records

1 RENTAL HISTORY AMR01
 LANDLORD: DAVE S QA CUSTOMER
 ADDRESS: 1051
 COLUMBUS , OH 43215
 STATUS: EVICTION
 DATE REPORTED: 09/25/01
 MOVE IN DATE : 01/01/01
 MOVE OUT DATE: 11/17/01

PHONE: 614-555-2222
 CUSTOMER#: 0010DEMO
 ACCOUNT#: 123456123456
 MANNER OF PYMT: 2
 DISPUTE: N

MONTHLY RENT: \$ 2000
 LEASE AMOUNT: \$ 24000
 BALANCE AMOUNT: \$ 6000
 PAST DUE AMT: \$ 4000

C Possible Address Matches

JOHN DOE 817-111-2222
 4500 BRENTWOOD STAIR RD APT 2110 FORT WORTH TX 76103
 QUAIL RIDGE

JANE DOE 817-555-1212
 4500 BRENTWOOD STAIR RD APT 208 FORT WORTH TX 76103
 QUAIL RIDGE

MAXINE DOE 817-444-0000
 4500 BRENTWOOD STAIR RD APT 107 FORT WORTH TX 76103
 QUAIL RIDGE

17. AmRent Report may contain the following sections:

- A. Criminal Records- Name and Date of Birth are required fields and the search is limited to records contained in our database.
- B. Property Management Records – Move In and Move Out information supplied from the property management companies.
- C. Possible Address Matches – Name variations based on system search logic.

Public Record Information

1 CIVIL JUDGEMENT
 CASE - CSE123456

FILED - 01/00
 AMT - 1500

VRFD - 01/01
 LIAB - 1500
 DFNDT - TESTCASE,E
 ATNY - JOHN DOE

LACT - 09/00
 ASSET - 1500
 TRU99

COMMENTS SECTION FOR PUBLIC RECORD INFORMATION

18. **Public Record Information** shows all public record items for both the applicant and co-applicant.

Credit History							
A	CREDITOR ACCT#	RPTD OPEN LAST-ACT	D LIMIT/HIG BALANCE	E PAST-DUE	TERMS	G # MONTHS 30/60/90 HISTORY	H TYPE RATE
	1 ASSOCIATED SALES #37728901450 01411111111	01/01 04/89 01/01	85000 9243		180 M 500	24 2/3/4 122111333111 444111112211 12/00 2 04/05 4 01/01 3 COMMENTS INFORMATION WILL BE DISPLAYED HERE	* INS 1 CREDIT CARD XPND1
	1 BANK OF USA #51087432895	12/00 11/94 12/00	32967 2831		60 M 599	111111111111 122111111111 10/99 2 11/00 2	* INS 1 AUTO XPND1
	8 BANKAMERIC #542076118077 1825 E BUCKEYE RD #2723 PHOENIX AZ 85034 (800) 233-8181	03/99 11/94 10/95	9000 0			52 0/0/0 CLOSED - CONSUMER	REV 1 CREDIT CARD EFX01 (TRU)

19. **Credit History** contains

- A. The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt.
 - 0 – Undesignated whether Individual or Joint
 - 1 – Individual account for the applicant
 - 2 – Joint account for the applicant with undesignated co-borrower
 - 3 – Authorized user other than applicant
 - 4 – Joint not determined whether #2 or #3
 - 5 – Applicant is a co-maker
 - 6 – On behalf (used only in Massachusetts)
 - 7 – Maker (if subject defaults, co-maker is liable)
 - 8 – Co-applicant’s information
 - 9 – Subject is no longer associated with account
- B. Creditor Name, address, phone number and applicant’s account number.
- C. **Date Reported** is the last time the status of the account was reported by the creditor. **Date of Last Activity** is the last date of any activity on the account. **Date Opened** is the date the account was opened by the creditor.
- D. **Highest Credit or Limit** is the highest credit or limit amount reported from the credit grantor. **Balance** is the remaining balance owed to the creditor as of the date reported.
- E. **Past Due** is the amount the account is currently past due.

- F. **Terms** is the number of months or years to repay creditor and monthly payment.
- G. Months reviewed, 30/60/90 days account delinquency, 12-24 history and delinquent dates

# MONTHS 30/60/90		I
HISTORY		
24	II	2/3/4
122111333111		
444111112211		
12/00 2 04/95 4		III
01/01 3		

I. No Mos Hist Rev shows the Number of months the account status has been reviewed. 30 Days, 60 Days, 90 Days shows the number of months the accounts has been delinquent over 30, 60, and 90 days during the months reviewed.

II. 12 – 24 months history is a grid that shows the record of the account over a period up to 24 months. The rows of numbers are the ratings for each month beginning at the left with the status of the most current reported first.

III. Delinquent dates shows up to three most recent delinquent dates and rates; and worst delinquent date.

- H. Type/Rate Vendor is the type and overall status of the account with the creditor.

- 0 – Account too new to rate
- 1 – Pay as agreed, customarily within 30 days
- 2 – At least 30 days past due
- 3 – At least 60 days past due
- 4 – At least 90 days past due
- 5 – At least 120 days past due
- 6 – At least 180 days past due
- 7 – Account included under wage earner, NPFC plan(Chapter 13 bankruptcy)
- 8 – Merchandise repossessed
- 9 – Bad debt, placed for collections
- X – No information or rating available
- N – NO activity, current account with zero balance

- INS (Installment) – Fixed number of payments
- OPN (Open) = Payment due at billing at 30 or 90 days
- REV (Revolving) – Percentage of total due each month
- MTG (Mortgage) – Fixed number of payments

- EFX – Equifax
- TRU – Trans Union
- XPN – Experian
- AMR - AmRent

- I. Comment Line shows any additional comments about that tradeline.
- J. Multiple vendor reports will show duplicate vendor(s) in parentheses.

Inquiries					
--DATE--	ECOA	KOB	MEMBER-NO		
02/12/01	1	Z	00078311	CBC CO MACS	TRU01
02/09/01	1	Z	00078311	CBC CO MACS	TRU01
02/05/01	1	Z	00078311	CBC CO MACS	TRU01

20. **Inquiries** list all inquires up to 365 days depending on your customer setup.

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Additional Information	
1 KNOWN ALIAS NICKNAME: JOE B CAT JR	XPNO1
1 ERROR PROGRAM ERROR - PRINT TOTAL TRANSACTION	EFX00
1 MISCELLANEOUS THIS IS A TEST FILE	TRU01

21. **Additional Information** contains any additional information or changes to the report along with any repositories accessed. This section may also contain any vendor errors that may be returned.

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Consumer Referral Information	
EFX CREDIT INFO SERVICES PO BOX 740241 ATLANTA, GA 30374-0241 800-885-1111	EFX
TRANS UNION CORPORATION 750 SPROUL ROAD PO BOX 390 SPRINGFIELD, PA 19064-0390 800-915-8900	TRU32QU
EXPERIAN 701 EXPERIAN PARKWAY P.O. BOX 948 ALLEN, TX 75013-0948 800-882-7654	XPNTIL1

22. **Consumer Referral Information** contains the address and phone number of the bureau that owns the file.