Rental tradeline sample

This is an example of how your rent will display on your credit report.

EQUIFAX

ESUSU/AULDER CAPITAL LLC

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

1	Account Number	Reported Balance	$0.00
2	Account Status PAYS_AS_AGREED	Debt-to-Credit Ratio	0
	Available Credit		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

3 View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013					✓	✓	✓	✓				

4	High Credit $1,303	Scheduled Payment Amount $939	**10**
	Owner JOINT_CONTRACTUAL_LIABILITY	Months Review 4	
	Credit Limit	Delinquecy First Reported	
	Account Type OTHER	Activity Designator	
5	Terms Frequency MONTHLY	Credit Classification UNKNOWN	
	Terms Duration 0	Deferred Payment Start Date	
6	Balance $0	Charge Off Amount	
7	Date Opened 05/10/2021	Balloon Payment Date	
	Amount Past Due	Balloon Payment Amount	
8	Date Reported 09/30/2021	Loan Type Rental Agreement	**11**
9	Actual Payment Amount $1,303	Date Closed	
	Date of Last Payment 09/01/2021	Date of First Delinquency	
	Date of Last Activity		

Glossary of terms

1 **Account Name –** The Account Name is used to designate the reporting entity. Typically this will be some variation of "Esusu" and the Property Management Company with which we have partnered.

2 **Account Status –** This reflects the status of the account as of the balance date.

3 **Payment History –** This covers payment history during the past 25 months, beginning with the month represented by the balance date. The codes reflect the status of the account for each month. "OK" in the payment history grid represents a current (paying as agreed) status.

4 **High Credit –** This field reflects the highest monthly rent amount reported on the lease.

5 **Terms Frequency –** For rental tradelines, the terms reported will be "1 month."

6 **Balance –** This will reflect $0 when rental obligations are met for each month. If no payment was made for a particular month, the balance will still reflect $0, but you will receive historical credit in the Payment History Profile. It will show up as a "D" for no information available.

7 **Date Opened –** For rental tradelines, this date represents the lease start date or move-in date.

8 **Date Reported –** This is the date property management reported an update on the account.

9 **Actual Payment Amount –** The dollar amount represents the monthly rent amount the resident paid during the scheduled period.

10 **Scheduled Payment Amount –** The dollar amount represents the rent amount the consumer is scheduled to pay

11 **Loan Type –** Rental tradelines are reported as a "Rental" account type.

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