

Rental tradeline sample

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



1 EDC/SUNSHINE COMMUNITIES PO BOX 26 ALLEN, TX 75013 Phone number (877) 704 4519	4 Date opened Aug 2012	6 Type Rental	9 Credit limit or original amount \$1,115	10 Recent balance \$1,115 as of April 2013	12 Responsibility Individual
2 Partial account number 60Y681Y25	5 Date of status April 2013	7 Terms 1 month	8 Monthly payment \$1,115	11 Recent payment \$1,115	13 Status Open/never late
3 Address identification number 0125640508					

Payment history

2013									2012
APR	MAY	FEB	JAN	DEC	NOV	OCT	SEP	AUG	
OK	OK	OK	OK	OK	OK	OK	OK	OK	

Glossary of terms

- 1 Reporter Name** – The reporter 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 Partial account number** – For rental tradelines, this is an internal identifier used to reference a specific lease.
- 3 Payment history** – This covers payment history during the past 24 months, beginning with the month prior to what the Date Updated shows. The field reflects the status of the account for each month. “OK” in the payment history grid represents a current (paying as agreed) status.
- 4 Date opened** – For rental tradelines, this date represents the lease start date or move-in date.
- 5 Date of status** – This is the date property management reported an update on the account.
- 6 Type** – Rental tradelines are reported as a “Rental” account type.
- 7 Terms** – For rental tradelines, the terms reported will be “1 month.”
- 8 Monthly payment** – The dollar amount represents the rent amount the consumer is scheduled to pay
- 9 Credit limit or original amount** – This field reflects the highest monthly rent amount reported on the lease.
- 10 Recent 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.
- 11 Recent payment** – The dollar amount represents the monthly rent amount the resident paid during the scheduled period.
- 12 Responsibility** – This describes the resident’s association to the account per the Equal Credit Opportunity Act.
- 13 Status** – This reflects the status of the account as of the balance date.