

Rental tradeline sample

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



1	Account Name	4	Account Number	6	Balance	Monthly Payment							
	AULDER CAPITAL LLC		T000****		\$0	- - -							
	Address 2150 WEST 125TH ST #410 NEW YORK, NY 10027		Phone (646) 664-8947	7	Date Opened 05/10/2021	9	Responsibility Joint Account	11	Account Type Open Account				
	Loan Type RENTAL AGREEMENT		Date Updated 09/30/2021	8	Payment Received \$1,303		Last Payment Made 09/01/2021	12	High Balance \$1,303				
2	Pay Status Current Account		Terms Paid Monthly			10	Date Paid 09/01/2021						
3	Payment history		5										
	2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
							OK	OK	OK				

Glossary of terms

- 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.
- Pay status** – This reflects the status of the account as of the balance date
- 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.
- Partial account number** – For rental tradelines, this is an internal identifier used to reference a specific lease.
- Terms** – For rental tradelines, the terms reported will be “1 month.”
- 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.
- Date opened** – For rental tradelines, this date represents the lease start date or move-in date.
- Payment received** – The dollar amount represents the monthly rent amount the resident paid during the scheduled period.
- Responsibility** – This describes the resident’s association to the account per the Equal Credit Opportunity Act.
- Date Paid** – This is the date property management reported an update on the account.
- Account Type** – Rental tradelines are reported as a “Rental” account type.
- Highest Balance** – This field reflects the highest monthly rent amount reported on the lease.