

Merge Report Quick Reference Guide

A Simplified Key to Reading the Merge Report

MERGE REPORT HEADER

<p>1 LANDSAFE CREDIT MERGE REPORT Original Report Date/Time: 07/18/2005 05:55:53 AM Prepared For: ABC HOME LOANS Address: 1515 WALNUT GROVE ROSEMEAD, CA 91770 Branch: 0999 File ID: Subject: CONSUMER, JOHN (SSN 999999999) Spouse: CONSUMER, MARY (SSN 999999999) Address: 1515 WALNUT GROVE AVENUE, ROSEMEAD, CA 91770</p>	<p>2 Request ID: BN1234567890 Account #: 200008280012 Requestor: ABC HOME LOANS Phone: 8004471692 Fax: 8004759517 Seller:</p>
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- 1 Report reference information:** contains identification information about the borrower and co-borrower including name(s), address(es) and Social Security number(s); also identifies contact and account information for the originating requestor.
- 2 Request ID:** the LandSafe report reference number

READING A TRADELINE

a Account Name/b Number	c (Bureau Reporting)	d Past Due	e Last
f Type g Open h High i Pymt j Balance k MOP l Status m Rptd 30 60 90+ n MR Dlq			
SUNTRUST BK/1001-9001	(TUC=B423A022, EFX, XPN)		SUBJECT
I 08-2002 27750 432 18722 R-2	30 Del 06-2005 01 02 00 31	06-2005	06-2005
o Hist: 06-2005 p 122CCC-CCCCCCCCCCCCCCCC	q LACT 06-2005		
r Ctg: Automobile	s Term: 60 t Lmt: 0		

- a Account Name:** name of the collection agency or credit grantor
- b Truncated Account Number:** identifying number for the account; the first four digits are a unique identifier followed by the last four digits of the account number; Installment (I), Mortgage (M) and Collection (Y) accounts are not truncated
- c Bureau Reporting:** name of credit reporting agency (CRA) reporting the account (EFX=Equifax® XPN=Experian® TUC=TransUnion®)
- d Past Due:** number of late payments made during the account history
- e Last Dlq:** date of the last reported delinquency
- f Type:** Equal Credit Opportunity Act (ECOA) code identifies account responsibility for either subject or spouse (See Key to "f")
- g Open:** date account was opened or activated
- h High:** maximum amount of credit approved or owed on the account
- i Pymt:** amount of the scheduled monthly payment
- j Balance:** amount currently owed on the account
- k MOP:** (method of payment) first code identifies account type; second code indicates the status of the account (See Key to "k")
- l Status:** account status displays *Current* unless listed in the derogatory tradeline section and is currently delinquent
- m Rptd:** date collection was originally reported or last date any account activity was reported or updated
- n MR:** (months reported) number of months creditor has reported payment history to CRA
- o Hist:** payment history start date
- p Payment History Rating Codes:** month-to-month payment history over the past 24 months (See Key to "p")
- q LACT:** date of last activity reported
- r Ctg:** common category account types
- s Term:** payment term in months or *REV* for revolving accounts
- t Lmt:** maximum amount of approved credit

Key to "f" - ECOA Codes

I = Individual	T = Terminated	C = Co-signer
J = Joint	S = Shared	K = Primary borrower
A = Authorized user	P = Participant	X = Deceased
B = On behalf of	M = Maker	U = Undesignated

Key to "k" - MOP Codes

Account Type

C = Line of credit	R = Revolving
I = Installment	U = Unknown delinquent
M = Mortgage	Y = Collection/Charge-off
O = Open	

Status Codes

0 = Unrated	5 = 120 days or more
1 = Current	7 = WEP (Wage Earner Plan) or BK (Bankruptcy)
2 = 30 days delinquent	8 = Repo or Foreclosure
3 = 60 days delinquent	9 = Collection or P&L/Charge-off
4 = 90 days delinquent	

Key to "p" - History Codes

C = Current	4 = 120 days delinquent
1 = 30 days delinquent	5 = 150 days delinquent
2 = 60 days delinquent	6 = 180 days delinquent
3 = 90 days delinquent	- = No input received by CRA

The LandSafe Merge Report is a powerful decisioning tool designed to give you a complete financial picture of your customer prior to loan approval. If you have questions or need additional information, please call us toll-free at **877-LS-CLOSE** (572-5673).

