

Rental tradeline sample



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

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<p>EDC/SUNSHINE COMMUNITIES PO BOX 26 ALLEN, TX 75013 Phone number (877) 704 4519</p> <p>Partial account number 60Y681Y25</p> <p>Address identification number 0125640508</p> <p>Payment history</p> <table border="1"> <tr> <td>2013</td> <td>2012</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>APR</td> <td>MAR</td> <td>FEB</td> <td>JAN</td> <td>DEC</td> <td>NOV</td> <td>OCT</td> <td>SEP</td> <td>AUG</td> <td></td> </tr> <tr> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td>OK</td> <td></td> </tr> </table>	2013	2012									APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG		OK	OK	OK	OK	OK	OK	OK	OK	OK		<p>Date opened Aug 2012</p> <p>First reported Aug 2012</p> <p>Date of status Apr 2013</p> <p>Type Open</p> <p>Terms 001</p> <p>Monthly payment \$1,115</p>	<p>Credit limit or original amount \$1,115</p> <p>Recent balance \$1,115 as of Apr 2013</p> <p>Recent payment \$1,115</p> <p>Responsibility Individual</p> <p>Status Open/never late</p>
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OK	OK	OK	OK	OK	OK	OK	OK	OK																								

Glossary of terms

- 1 Reporter name** — The data furnisher listed on a rental tradeline consists of Experian Data Corp. (EDC) and the name of the property management firm. EDC is the Experian company that manages RentBureau.
- 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 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 Date opened** — For rental tradelines, this date represents the lease start date or move-in date.
- 5 Date of status** — This is the date the property manager reported an update on the account.
- 6 Type** — Rental tradelines are reported as an "Open" portfolio type, defined as an obligation that must be paid in full each month.
- 7 Terms** — For rental tradelines, the terms reported will be "001," representing one scheduled payment due.
- 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** — For rental tradelines, the recent balance reflects the monthly rent amount.
- 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.

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