

Credit Report Tab

Credit Report Tab

This is where you will find the full credit report. If it is an individual (single applicant) application, you will just see one primary tab and the credit report for the primary. In case there is a coapplicant, you will see a second tab right next to primary which can also be examined by clicking on it.

Credit summary

This section gives us a 10,000 foot view of what this borrower's credit profile looks like. The score is a great indication of the underlying credit behavior. It could be a FICO score, a VantageScore, FICO Score 8 or whatever score your institution uses will show up here. This section also provides information on all the trades, open trades, installment trades and revolving trades.

Collections

This section indicates upfront if there is any adverse behavior that you should know of.

Judgments

Indicates if there are any judgements on record that you should know about.

Fraud Alerts

This section will appear if there are any SSN or date of birth mismatches. If you are subscribed to any fraud warning/alerts from your bureau they will appear here. Please note that this section is only visible if there is a fraud alert on the profile of the applicant(s).

Trade Lines

The trade lines are split into Open Trades and Closed Trades.

Each loan is a trade line of its own and you can see original terms and the remaining term along with the term and rate. When you look at all this information you usually get a pretty good perspective on things like - was there a term extension, what is the remaining term, what's the remaining balance and current monthly payment this borrower is making on this particular installment loan, and then you come to payment status.

Inquiries

You can see the list of inquiries on this credit report presented here.

Raw Data

If you want to see the raw credit report itself, we give you that option. Simply click on the **Full Credit Report** button at the bottom of the screen.

Revision #1

Created 1 June 2024 23:41:27 by Admin

Updated 2 June 2024 22:13:17 by Admin