

Credit Attribute Options for Actions and Conditions

Tradelines

- Tradeline Actions
 - Calculate the # of months since
 - Date opened of oldest or newest tradeline
 - Date reported of oldest or newest tradeline
 - The most recent delinquency of 30, 60, or 90+ day type
 - Calculate the average age of tradelines in months
 - Calculate the balance credit limit ratio
 - Calculate the following about balances
 - Total balance
 - Average balance
 - Highest balance
 - Lowest balance
 - Calculate the following about High Credit or Credit Limit
 - Total high credit or credit limit
 - Average high credit or credit limit
 - Highest high credit or credit limit
 - Lowest high credit or credit limit
 - Calculate the following about monthly payments
 - Total monthly payment
 - Average monthly payment
 - Highest monthly payment
 - Lowest monthly payment
 - Calculate the following about Open-to-Buy amount
 - Total open-to-buy
 - Average open-to-buy
 - Highest open-to-buy
 - Lowest open-to-buy
 - Calculate the following about past due amounts
 - Total past due amount
 - Average past due amount
 - Highest past due amount
 - Lowest past due amount
 - Calculate the following about utilization percentage
 - Total utilization percentage
 - Average utilization percentage
 - Highest utilization percentage
 - Lowest utilization percentage

- Calculate the maximum difference in utilization percentage
- Calculate the percentage Calculate the % of tradelines that have the following delinquency status
 - Not delinquent
 - 30 day delinquent
 - 60 day delinquent
 - 90+ days delinquent
- Calculate the total # of occurrences of the following delinquencies
 - 30 day delinquencies
 - That have ever occurred
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 60 day delinquencies
 - That have ever occurred
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 90+ day delinquencies
 - That have ever occurred
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Bankruptcies
 - That have ever occurred
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Foreclosure Proceedings Started, Deed in Lieu
 - That have ever occurred
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months

- Within the past 36 months
 - Collection, Charge-off, Foreclosure, Repossession, Voluntary Surrender
 - That have ever occurred Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- Calculate $(\text{Total Past Due})/(\text{Total Balance})$
- Count the number
- Find the worst MOP code
 - That's current
 - That has ever occurred
 - Tradeline Conditions
- Account Derogatory Status
 - Has been at least one of the following
 - Satisfactory
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 30 days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 60 days delinquent

- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 90 days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 120+ days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Bankruptcy
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months

- Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Foreclosure Proceedings Started, Deed in Lieu
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Collection, Charge-off, Foreclosure, Repossession, Voluntary Surrender
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - Has never been any of the following
 - Satisfactory
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times

- Within the past 3 months
- Within the past 6 months
- Within the past 12 months
- Within the past 24 months
- Within the past 36 months
- 30 days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 60 days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 90 days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months

- Within the past 24 months
 - Within the past 36 months
 - 120+ days delinquent
- 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- Bankruptcy
 - 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- Foreclosure Proceedings Started, Deed in Lieu
 - 1 time
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
 - 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- Collection, Charge-off, Foreclosure, Repossession, Voluntary Surrender
 - 1 time

- Within the past 3 months
 - Within the past 6 months
 - Within the past 12 months
 - Within the past 24 months
 - Within the past 36 months
- 2 or more times
 - Within the past 3 months
 - Within the past 6 months
 - Within the past 12 monthsWithin the past 24 months
 - Within the past 36 months
- Account Type
 - Is one of the following
 - AutLoan
 - Bank
 - Collection Account
 - Co-signed Loan
 - Department Store
 - Educational Loan
 - Home Equity
 - Installment Loan
 - Lease
 - Mortgage Loan
 - Open Account
 - Other Account
 - Personal Finance
 - Revolving Account
 - Is not any of the following
 - AutLoan
 - Bank
 - Collection Account
 - Co-signed Loan
 - Department Store
 - Educational Loan
 - Home Equity
 - Installment Loan
 - Lease
 - Mortgage Loan
 - Open Account
 - Other Account
 - Personal Finance
 - Revolving Account
- Account Status

- Is one of the following
 - 30 Days
 - 60 Days
 - 90 Days
 - 120+ Days
 - Active
 - Active Duty Military
 - Bankruptcy
 - Cannot Locate Consumer
 - Charge Off
 - Claim Filed with Government (for insured portion of balance on loan)
 - Closed
 - Closed Account
 - Closed/Not Paid as Agreed
 - Consumer Deceased
 - Credit Card Lost
 - Current – Was 30
 - Current – Was 60
 - Current – Was 90
 - Current – Was 120+
 - Current – Was Bankruptcy
 - Current – Was Collection
 - Current – Was Foreclosure
 - Current – Was Repossession
 - Currently Only
 - Current/As Agreed
 - Deferred Payment
 - Disputed
 - Foreclosure
 - Inactive
 - Open
 - Now Paying/Was Charge Off
 - Paid – Was 30
 - Paid – Was 60
 - Paid – Was 90
 - Paid – Was 120+
 - Paid – Was Charge Off
 - Paid – Was Foreclosure
 - Paid – Was Repossession
 - Paid Account
 - Paid Collection

- Paying Under Payment Plan
- Placed for Collection
- Repossession
- Settled
- ToNew tRate
- Transferred Account
- Voluntary Surrender
- Is not any of the following
 - 30 Days
 - 60 Days
 - 90 Days120+ Days
 - Active
 - Active Duty Military
 - Bankruptcy
 - Cannot Locate Consumer
 - Charge Off
 - Claim Filed with Government (for insured portion of balance on loan)
 - Closed
 - Closed Account
 - Closed/Not Paid as Agreed
 - Consumer Deceased
 - Credit Card Lost
 - Current – Was 30
 - Current – Was 60
 - Current – Was 90
 - Current – Was 120+
 - Current – Was Bankruptcy
 - Current – Was Collection
 - Current – Was Foreclosure
 - Current – Was Repossession
 - Currently Only
 - Current/As Agreed
 - Deferred Payment
 - Disputed
 - Foreclosure
 - Inactive
 - Open
 - Now Paying/Was Charge Off
 - Paid – Was 30
 - Paid – Was 60
 - Paid – Was 90

- Paid – Was 120+
 - Paid – Was Charge Off
 - Paid – Was Foreclosure
 - Paid – Was Repossession
 - Paid Account
 - Paid Collection
 - Paying Under Payment Plan
 - Placed for Collection
 - Repossession
 - Settled
 - ToNew tRate
 - Transferred AccountVoluntary Surrender
- Balance
 - Is greater than or equal t____
 - Is less than or equal t____
 - Is the highest among trades that meet other conditions
- Date of Last Activity
 - Is Within
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months
 - 12 months
 - 24 months
 - 36 months
 - Is Older Than
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months
 - 12 months
 - 24 months
 - 36 months
- Date Opened
 - Is Within
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months

- 12 months
 - 24 months
 - 36 months
- Is Older Than
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months
 - 12 months
 - 24 months
 - 36 months Date Reported
- Is Within
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months
 - 12 months
 - 24 months
 - 36 months
- Is Older Than
 - 30 days
 - 60 days
 - 90 days
 - 120 days
 - 6 months
 - 12 months
 - 24 months
 - 36 months
- ECOA Code
 - Is one of the following
 - A – Authorized User
 - I – Individual Account
 - J – Joint Account
 - M – Maker
 - S – Co-Maker
 - P – Participating Account
 - T – Terminated
 - X – Deceased
 - U - Undesignated
 - Is not any of the following

- A – Authorized User
- I – Individual Account
- J – Joint Account
- M – Maker
- S – Co-Maker
- P – Participating Account
- T – Terminated
- X – Deceased
- U - Undesignated
- High Credit or Credit Limit
 - Is greater than or equal t____
 - Is less than or equal t____
 - Is the highest among trades that meet other conditions
- Past Due Amount
 - Is greater than or equal t____
 - Is less than or equal t____
 - Is the highest among trades that meet other conditions
- Utilization Percentage
 - Is greater than or equal t____%
 - Is less than or equal t____%
 - Is the highest among trades that meet other conditions
 - Is the lowest among trades that meet other conditions
 - Inquiries
 - Inquiry Actions
- Count the number
- Find the number of days since the most recent inquiry
 - Inquiry Conditions
- Business Type
 - Is one of the following
 - Automotive
 - Banking
 - Clothing
 - Dept/Variety Stores
 - Education
 - Finance
 - Groceries
 - Home Furnishing
 - Insurance
 - Jewelry/Electronics
 - Contractors
 - Lumber/Hardware
 - Medical

- Credit Card/Travel
 - Oil/Credit Card
 - Personal Services
 - Finance/Non-personal
 - Real Estate
 - Sporting Goods
 - Farm/Gardening
 - Utilities/Fuel
 - Government
 - Wholesale
 - Advertising Collections
 - Miscellaneous
- Is not any of the following
 - Automotive
 - Banking
 - Clothing
 - Dept/Variety Stores
 - Education
 - Finance
 - Groceries
 - Home Furnishing
 - Insurance
 - Jewelry/Electronics
 - Contractors
 - Lumber/Hardware
 - Medical
 - Credit Card/Travel
 - Oil/Credit Card
 - Personal Services
 - Finance/Non-personal
 - Real Estate
 - Sporting Goods
 - Farm/Gardening
 - Utilities/Fuel
 - Government
 - Wholesale
 - Advertising
 - Collections
 - Miscellaneous
- Inquiry Date
 - Is within
 - 7 days

- 14 days
- 3 months
- 6 months
- 12 months
- 24 months
- Is older than
 - 7 days
 - 14 days
 - 3 months
 - 6 months
 - 12 months
 - 24 months

Public Records

- Public Record Actions
 - Calculate the # of months since
 - The Date Reported
 - Of the public record with the most recent date reported
 - Of the public record with the most recent status date
 - The Status Date
 - Of the public record with the most recent date reported
 - Of the public record with the most recent status date
 - Calculate the percentage
 - Calculate the following about amount
 - Total Amount
 - Average Amount
 - Highest Amount
 - Lowest Amount
 - Count the number
 - Public Record Conditions
 - Amount
 - Is greater than or equal to ____
 - Is less than or equal to ____
 - File Date
 - Is within
 - 6 months
 - 12 months
 - 24 months
 - Is older than
 - 6 months
 - 12 months
 - 24 months
 - Public Record Type

- Is one of the following
 - Attachment
 - Chapter 11 Bankruptcy
 - Chapter 12 Bankruptcy
 - Chapter 13 Bankruptcy
 - Chapter 7 Bankruptcy
 - Bankruptcy
 - Collection
 - Child Support
 - ForeclosureForcible Detainer
 - Financial Counselor
 - Financing Statement
 - Garnishment
 - Homeowner's Association Lien
 - Hospital Lien
 - Judicial Lien
 - Judgment
 - Mechanic's Lien
 - Non-Responsibility
 - Paving Assessment Lien
 - Registered Item/Chattel
 - Real Estate Lien
 - Suit
 - Federal Tax Lien
 - State Tax Lien
 - County Tax Lien
 - Local Tax Lien
 - Tax Lien (level unspecified)
 - Trusteeship
 - Water and Sewer Lien
- Is not any of the following
 - Attachment
 - Chapter 11 Bankruptcy
 - Chapter 12 Bankruptcy
 - Chapter 13 Bankruptcy
 - Chapter 7 Bankruptcy
 - Bankruptcy
 - Collection
 - Child Support
 - Foreclosure
 - Forcible Detainer
 - Financial Counselor

- Financing Statement
- Garnishment
- Homeowner's Association Lien
- Hospital Lien
- Judicial Lien
- Judgment
- Mechanic's Lien
- Non-Responsibility
- Paving Assessment Lien
- Registered Item/ChattelReal Estate Lien
- Suit
- Federal Tax Lien
- State Tax Lien
- County Tax Lien
- Local Tax Lien
- Tax Lien (level unspecified)
- Trusteeship
- Water and Sewer Lien
- Status Date
 - Is within
 - 6 months
 - 12 months
 - 24 months
 - Is older than
 - 6 months
 - 12 months
 - 24 months

Infiles

- Infile Actions
 - Return the state of the following Bureau Infile
 - Equifax
 - Experian
 - TransUnion