

Express Porfolio Review Attributes

Char ID	Description	Credit Card	Mortgage	Collections	Basic
AT03	Number of satisfactory trades	✓		✓	
AT20	Months since oldest account opened	✓			
AT28	Sum of high credit or credit limit for all open accounts reported within the last 12 months		✓		
AT33	Total current balance of all open trades reported within the last 12 months	✓	✓		✓
AT34	Ratio of total current balance to high credit / credit limit (utilization) for all open trades reported within the last 12 months		✓		
AT36	Months since most recent delinquency on any trade captures the last 48 months of payment pattern	✓	✓		✓
BC02	Number of currently active bankcard accounts			✓	
BC07	Number of bank card trades opened in past 12 months	✓			
BC21	Months since most recent bankcard trade opened	✓			
BC28	Sum of high credit or credit limit for all open bank card accounts reported within the last 12 months	✓			
BC29	Number of open bankcard trades with balance greater than 0 reported in the last 12 months	✓			
BC31	Percentage of all open bankcard trades with > 75% of the limit reported within the last 12 months	✓			
BC33	Total current balance of all open bankcard trades reported within the last 12 months	✓			
BC98	Total open to buy on all open revolving bankcards (aggregate limits minus aggregate balances) reported in the past 12 months	✓	✓	✓	✓
COLL	Number of collections in the last 12 months	✓			
G068	Total number of accounts 90 or more days past due in the last 6 months	✓			
G082	Total number of accounts currently past due that have been reported in the last 2 months	✓			
G091	Total amount now past due reported in the last 12 months		✓	✓	
G093	Number of derogatory public records	✓		✓	
G094	Number of public record bankruptcies	✓	✓		✓
G095	Months since most recent derogatory public record		✓		
G096	Number of inquiries		✓		
G098	Number of Inquiries in the past 6 months	✓			
IN02	Number of currently active installment trades			✓	
MT02	Number of currently open and active mortgage trades updated in the past 3 months		✓	✓	
MT28	Total mortgage high credit/credit limit			✓	
MT33	Total current balance of all open mortgage trades reported within the last 12 months		✓		
MT34	Ratio of total current balance to high credit / credit limit (utilization) for all open mortgage trades reported within the last 12 months		✓		
MT36	Months since most recent delinquency on any mortgage trade captures the last 48 months of payment pattern		✓		
RE34	Ratio of total current balance to high credit / credit limit (utilization) for all open revolving trades reported within the last 12 months	✓	✓		✓
RT02	number of currently active retail trades			✓	
S011	Number of Open Trades	✓			
S062	Months since most recent 90-day or worse rating	✓			
S063	Total public record amounts			✓	