

# Clear Tradeline™

A real-time report designed specifically to help lenders make better underwriting decisions by providing an in-depth view into an applicant's inquiry and loan history

1 Collections and Charge-Off Summary		2 Loan Activity Summary				
Days Since Last Collection Inquiry	n/a	Online Loan Inquiry in the Last 30 Days	true			
Date of Last Collection	never	Online Loan Opened in the Last Year	true			
Date of Last Charged-Off	never	Days with Open Online and Storefront Loans in the Last 90 Days	true			
Loans in Collection (#)	0	Days with Open Online and Storefront Loans in the Last Year	57			
Loans Charged Off (#)	0					
Loans in Collection (\$)	0					
Loans Charged Off (\$)	0					
4 Tradeline Summary		3 Military Lending Act Summary				
		Active Duty Indicator	1-Covered borrower			
		Message				
Tradeline Type	Open Lines	Closed Lines	Current Lines	Past Due Lines	Total Open Balance	Total Past Due Amount
SPML	0	3	0	0	0	0
Unsecured Installment	1	0	1	1	635	250
Total	1	3	1	0	635	250

## 1 Collections and Charge-Off Summary

**Days Since Last Collection Inquiry:** If a collection inquiry (skip trace) has been received for the applicant in the last 90 days, this is the number of days since the inquiry.

**Date of Last Collection:** If one or more tradelines went into collections in the last 90 days, this is the most recent date of collection. Otherwise, this field will say "never."

**Date of Last Charge Off:** If one or more tradelines were charged off in the last 90 days, this is the most recent date of charge off. Otherwise, this field will say "never."

**Loans in Collection (#):** If one or more loans went into collections in the last 90 days, this is the number of loans in collection.

**Loans Charged Off (#):** If one or more loans were charged off in the last 90 days, this is the number of loans charged off.

**Loans in Collection (\$):** If one or more loans went into collections in the last 90 days, this is the dollar amount of loans in collection.

**Loans Charged Off (\$):** If one or more loans were charged off in the last 90 days, this is the dollar amount of loans charged off.

## 2 Loan Activity Summary

**Online Loan Inquiry in the Last 30 Days:** Returns true if the applicant has applied for one or more online loans in the last 30 days.

**Online Loan Opened in the Last Year:** Returns true if the applicant has successfully opened one or more online loans in the last year.

**Days with Open Online and Storefront Loans in the Last 90 Days:** The number of days during the last 90-day period that the applicant had online or storefront loans outstanding.

**Days with Open Online and Storefront Loans in the Last Year:** The number of days during the last year that the applicant had one or more loans outstanding.

## 3 Military Lending Act Summary

**Active Duty Indicator:** Provides the active duty response from the Military Lending Act search. Possible values are:

- 0 - Non-covered borrower
- 1 - Covered borrower
- 7 - Timeout or system error
- 9 - Invalid or missing required field

## 4 Tradeline Summary

*NOTE: Only conformant loans are included in this section.*

**Tradeline Type:** The type(s) of loans that were opened by the applicant. Possible values are SPML (small-dollar credit) and unsecured installment.

**Open Lines:** The number of loans that are currently open, broken down by tradeline type.

**Closed Lines:** The number of loans that are now closed, broken down by tradeline type.

**Current Lines:** The number of loans that have been paid consistently, accurately, and on time for the duration of the loan.

**Past Due Lines:** The number of past due loans, broken down by tradeline type.

**Total Open Balance:** The open balance of all loans, broken down by tradeline type.

**Total Past Due Amount:** The past due amount of all loans, broken down by tradeline type.

## 5 Trades

Subname	Tradeline type	Opened	High credit	Terms	Maxdelq	Pay pattern 1-12	MOP
Account #		Verified	Credit limit	Past Due	Amt. MOP	Pay pattern 13-24	
EODA	Collateral/Loan type	Closed/Paid	Balance	Remarks		Cycles	1 cycle/2 cycles/ 3 cycles
3428-2601-6889	C3	2013-04-08	500	8-14-100		0 --- 11111	N0
9876543210	Internet Unsecured	2013-06-01		250			
1	Loan		635			3	0 / 0 / 0
2042-0720-0432	C1	2013-01-31	500	1-B-0		0#0- - - - -	P@
78901245683		2013-04-06		0		- - - - -	
1	Internet SPML Loan	2013-04-06	0			4	0 / 0 / 1
1032-0212-5240	C1	2013-01-31	255	1-21-255		- - - - -	P0
23111678903		2013-04-02		0		- - - - -	
1	Internet SPML Loan		255			1	0 / 0 / 0
1112-4567-3332	C1	2013-04-23	350	1-67-0		- - - - -	P@
43891025937002		2013-06-29		0		- - - - -	
1	Internet SPML Loan	2013-06-29	0			1	0 / 0 / 0
3401-1727-1344	C1	2011-10-27	500	1-B-0		0##- - - - -	P@
123300045321		2012-03-30		0		- - - - -	0 / 0 / 2
1	Internet SPML Loan	2012-03-30	0			4	

## 6 Inquiries Seen by Others

Date/Time	Purpose type	Tradeline type	Subname
2013-06-19 07:30:36 UTC	New Credit (AR)	C3	0143-0661-1071
2013-04-04 22:51:50 UTC	New Credit (AR)	C3	0498-0718-1142
2013-02-06 07:35:03 UTC	New Credit (AR)	C1	0241-0871-1423
2013-02-06 07:34:58 UTC	New Credit (AR)	C1	0241-0486-0703
2013-01-31 07:18:41 UTC	New Credit (AR)	C1	0211-0359-0461
2013-01-31 07:18:40 UTC	New Credit (AR)	C1	0211-0359-0461
2013-01-31 07:18:21 UTC	New Credit (AR)	C1	0274-0569-1196
2013-01-31 07:18:13 UTC	New Credit (AR)	C1	0290-0455-1041
2013-01-31 06:44:49 UTC	New Credit (AR)	C1	0349-0537-0779
2013-01-31 06:44:45 UTC	New Credit (AR)	C1	0591-0825-1345
2013-01-31 06:28:43 UTC	New Credit (AR)	C1	0143-0251-0353
2013-01-31 06:28:34 UTC	New Credit (AR)	C1	0274-0569-0865
2012-01-03 18:03:32 UTC	New Credit (AR)	C1	0349-0537-0779
2012-01-03 18:03:25 UTC	New Credit (AR)	C1	0350-0538-0780
2012-01-03 18:03:20 UTC	New Credit (AR)	C1	0225-0377-0480
2012-01-03 18:03:19 UTC	New Credit (AR)	C1	0173-0435-0615
2012-01-03 18:03:16 UTC	New Credit (AR)	C1	0223-0375-0625
2012-01-03 18:02:58 UTC	New Credit (AR)	C1	0302-0472-0679
2011-12-29 19:30:41 UTC	New Credit (AR)	C1	0274-0585-0905
2011-10-27 23:05:44 UTC	New Credit (AR)	C1	0345-0531-0772
2011-10-27 23:05:34 UTC	New Credit (AR)	C1	0173-0434-0614
2011-07-19 02:19:17 UTC	Skip Trace (CL)	15	0187-0327-0421
2011-04-26 14:19:35 UTC	New Credit (AR)	C1	0274-0431-0609

## 7 Inquiry Cluster

	10 Min.	20 Min.	30 Min.	1 Hr.	24 Hr.	7 Days	30 Days	1 Year	2 Years
Total inquiries	1	1	1	1	1	1	1	12	13
	24 Hr.	7 Days	30 Days	1 Yr.	2 Yr.				
Total inquiry clusters	1	1	1	6	7	A cluster is defined as a group of inquiries within a 20 minute time period			
Current inquiry cluster position	1								

## 5 Trades

Provides line item details about each reported loan.

## 6 Inquiries Seen by Others

This section provides a listing of each inquiry received for the applicant.

## 7 Inquiry Clusters

**Total Inquiries:** The number of loan inquiries, including the current inquiry, that have been received for this applicant over periods ranging from 10 minutes to two years.

**Total Inquiry Clusters:** The number of inquiry clusters for this applicant over periods ranging from 24 hours to two years. An inquiry cluster is a group of inquiries where no two inquiries are

more than 20 minutes apart. (In online lending, clusters are used to identify a group of inquiries that are likely stemming from a single loan application on a lead generator's website.)

**Current Inquiry Cluster Position:** The position of the current inquiry within its cluster. (In online lending, cluster position helps determine how many other lenders may have already reviewed the current application.)

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Active Duty Indicator	1-Covered borrower
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9876543210	Internet Unsecured	2013-06-01		250			
1	Loan		635			3	0 / 0 / 0
2042-0720-0432	C1	2013-01-31	500	1-8-0		0#0-----	P@
78901245483		2013-04-06				-----	
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- 6 | Inquiries Seen by Others
- 7 | Inquiry Clusters



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Clarity Services  
15550 Lightwave Dr. #350  
Clearwater, FL 33760  
T: 1 727 489 7266  
claritysales@experian.com

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