

Rental tradeline sample

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



Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

1	Account Number	Reported Balance	\$0.00
2	Account Status	PAYS_AS_AGREED	Debt-to-Credit Ratio 0
	Available Credit		

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013					✓	✓	✓	✓				

4	High Credit	\$1,303	Scheduled Payment Amount	\$939	10
	Owner	JOINT_CONTRACTUAL_LIABILITY	Months Review	4	
	Credit Limit		Delinquency First Reported		
	Account Type	OTHER	Activity Designator		
5	Terms Frequency	MONTHLY	Credit Classification	UNKNOWN	
	Terms Duration	0	Deferred Payment Start Date		
6	Balance	\$0	Charge Off Amount		
7	Date Opened	05/10/2021	Balloon Payment Date		
	Amount Past Due		Balloon Payment Amount		
8	Date Reported	09/30/2021	Loan Type	Rental Agreement	11
9	Actual Payment Amount	\$1,303	Date Closed		
	Date of Last Payment	09/01/2021	Date of First Delinquency		
	Date of Last Activity				

Glossary of terms

- Account Name** – The data furnisher listed on a rental tradeline consists of Equifax Data Corp. (EDC) and the name of the property management firm. EDC is the Equifax company that manages RentBureau.®
- Account Status** – This reflects the status of the account as of the balance date.
- 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.
- High Credit** – This field reflects the highest monthly rent amount reported on the lease.
- Terms Frequency** – For rental tradelines, the terms reported will be “1 month.”
- Balance** – For rental tradelines, this date represents the lease start date or move-in date.
- Date Opened** – For rental tradelines, this date represents the lease start date or move-in date.
- Date Reported** – This is the date property management reported an update on the account.
- Actual Payment Amount** – The dollar amount represents the monthly rent amount the resident paid during the scheduled period.
- Scheduled Payment Amount** – The dollar amount represents the rent amount the consumer is scheduled to pay
- Loan Type** – Rental tradelines are reported as a “Rental” account type.