



# Trended Credit Data FAQ's

## What is Trended Credit Data?

Trade-line detail showing actual monthly payment amount, balance & scheduled payments over the past 24 months. [Click here for more detail.](#) [View a sample CIS Trended Data report.](#)

## What is TrendScape™?

[TrendScape™](#) is available on CIS mortgage credit to help clients understand Trended Data. TrendScape™ is a summarized snapshot of the details revealed trade-line by trade-line in the body of the report that highlights the applicant's revolving debt movement & payment patterns.

## Where will I find Trended Data on CIS credit reports?

Display options simplify viewing, printing & analysis of the Trended Data detail. [Contact CIS](#) for more detail on display options. Trended Data can also be accessed from the source code on a trade-line within the report, and is included on the consumer copy format.

## Why is Experian not showing Trended Data?

Experian is not included in the initial release of the Trended Data report. Experian has indicated they will release Trended Data at a future date.

## Why is Trended Data included on the credit report?

Fannie Mae requires Trended Data on all mortgage credit underwritten through DU 10.0. [Fannie Mae has stated Trended Data allows for a better analysis of borrower's credit history.](#) Equifax & TransUnion replaced the mortgage credit report with the Trended Data format. CIS mortgage credit began including Trended Data from Equifax & TransUnion on April 1, 2016.

## Will Trended Data show on all trade-lines?

No, Trended Data may NOT be present when the data furnisher has not reported the payment information and when the account has less than 6 months of history in OPEN status. In addition, Trended Data may not be present when the account is:

- |                      |   |
|----------------------|---|
| authorized user      | masked trade data for certain codes<br>(bankruptcy, in dispute, medical, repossession, foreclosure) |
| child/family support |   |
| Collections          | months since reported > 24  |
| duplicate trade      | public records  |
| lost/stolen          | subject deceased  |

Trended Data is currently NOT being reported by 30% of all credit card companies.

## Why do some Trended Data fields reflect no information while others have information on the same trade line?

Not all data furnishers/creditors report every field.

## Do the balances shown reflect the amount before or after the monthly payment?

Balances show the amount after the monthly payment was applied.

## Does Trended Data cost more?

Yes, both Equifax & TransUnion increased the cost of mortgage credit with Trended Data.

## Do I have to purchase Trended Data if I do not use DU?

Yes, if you use mortgage credit. Equifax & TransUnion replaced the previous mortgage credit report with the Trended Data format.



### **What use of credit reports is not impacted by Trended Data?**

The Trended Data report is the required standard for all mortgage clients. Credit reports pulled for other permissible purposes may opt-in for the data, but are not required to use it.

### **Does Trended Data affect the FICO Score?**

Trended Data is not calculated in the FICO score version currently used by the mortgage industry.

### **Can Trended data be used for a Rescore/Repository Update request?**

No, because Trended Data does not impact the FICO score version currently in use, both Equifax & TransUnion have taken the position that the detail provided in Trended Data cannot be corrected via the Rescore/Repository Update process. Based on our industry experience, CIS anticipates this position will change over time.

### **Since Trended Data is not currently able to be requested for Rescore, what options can I offer my applicant if the Trended Data is wrong?**

CIS can update Trended Data through a [supplement](#) request and the consumer can use the standard dispute processes available through Equifax & TransUnion to address inaccuracies.

### **Does Trended Data affect the steps taken to reissue a report to Fannie Mae in DU?**

Fannie Mae has stated the process for ordering and reissuing credit reports in DU will not change. [Click here for further detail on DU 10.0.](#)

### **How is DU 10.0 using Trended Data in underwriting?**

Please refer to the [DU 10.0 release notes](#) and [DU 10.0 FAQ's](#).

### **Will Freddie Mac be using Trended Data?**

Freddie Mac has indicated they will not use Trended Data at this time.