



## ARC Confidential – March 2016

### Trended Credit Data

Beginning Monday, March 28 2016 ARC will deliver credit reports with trended credit data. Trended credit data is a detailed record of a consumer’s credit history including a 24 month historical payment amount for each month provided by Equifax and Trans Union. Experian’s trended credit data is expected to be added at a later date.

### A New Credit Reporting Product

As part of Fannie Mae’s initiative, Equifax and Trans Union will retire their existing credit report versions on March 27 2016 in favor of the new product reflecting trended credit data. There will be no changes in how you order your credit reports from ARC. However we expect higher credit report fees from Equifax and Trans Union beginning July 1 2016.

### Enhanced Credit Analysis

The transition to trended credit data is part of the scheduled release of DU® Version 10.0. It will allow for better analysis of a borrower’s credit history by providing an expanded view of repayment patterns and historical debt utilization over the previous 24 – 30 months.

Below is an example of the new expanded trended credit data format -

B B <u>CITI</u>		12/15	12/15	\$2300	\$0	\$0	1	0	0	0	AS AGREED	
ACCT000004			--	REV	\$0						<u>XP/TU/EF</u>	
History: 12/15; 0												
<b>Trended</b>	<b>12/15</b>	<b>11/15</b>	<b>10/15</b>	<b>09/15</b>	<b>08/15</b>	<b>07/15</b>	<b>06/15</b>	<b>05/15</b>	<b>04/15</b>	<b>03/15</b>	<b>02/15</b>	<b>01/15</b>
<b>Scheduled (\$)</b>	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200
<b>Actual (\$)</b>	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000
<b>Balance (\$)</b>	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400
	<b>12/14</b>	<b>11/14</b>	<b>10/14</b>	<b>09/14</b>	<b>08/14</b>	<b>07/14</b>	<b>06/14</b>	<b>05/14</b>	<b>04/14</b>	<b>03/14</b>	<b>02/14</b>	<b>01/14</b>
<b>Scheduled (\$)</b>	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200	5200
<b>Actual (\$)</b>	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000
<b>Balance (\$)</b>	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400	1999400

### Learn More

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See Fannie Mae’s announcement and Infographic on Trended Credit Data here:

<http://www.fanniemae.com/portal/about-us/media/commentary/030816-rosenblatt.html> OR

Contact your Fannie Mae Risk Manager (CARM), or the Selling Guide Support Team at 888-FANNIE8