

How to Find Payment History in Trended Data

Payment history shows in [Trended Data](#), which can provide immediate answers to common supplement requests and questions regarding missed payments, payments made during forbearance or deferment, and date payments resumed. When viewing the report, select **Display Trended Data** (found directly above the tradelines), which will expand the Trended Data below each tradeline:

Request New Tradeline														CREDIT					Display Trended Data				
C	A/C	W	H	M	O	S	E	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT		BALANCE		PAST DUE	MO REV	30	60	90+	STATUS		
										DLA	ACCT TYPE	TERMS	TERMS										
B	B							HOME/COME FIN	09/01/20	04/01/19	09/01/20	\$54000	\$52729	360	\$404	\$0	13	0	0	0	AS AGREED		
								CONVENTIONAL REAL ESTATE MORTGAGE													XP/TU/EF		
Trended									09/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19				
Scheduled (\$)									404	404	404	404	404	404	404	404	404	404	404	404	404	404	404
Actual (\$)									404	53537	53941	54345	54749	55153	55557	55961	56365	56769	57173				
Balance (\$)									52729														

If you require a report of the payment history, select the **Source hyperlink** on the tradeline:

CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT		BALANCE		PAST DUE	MO REV	30	60	90+	STATUS
		DLA	ACCT TYPE	TERMS	TERMS								
HOME/COME FIN	09/01/20	04/01/19	09/01/20	\$54000	\$52729	360	\$404	\$0	13	0	0	0	AS AGREED
CONVENTIONAL REAL ESTATE MORTGAGE													XP/TU/EF

After selecting the Source hyperlink, Trended Data will display for each bureau separately, showing payment history for up to 24 months. Use **Ctrl P** (press the control key and the 'p' key at the same time) to print the Trended Data/Payment History to a PDF (choose PDF for the printer destination):

Creditor Name		Opened		High Balance		Credit Limit		Terms	
.....		08/26/15		\$625,500		\$ --		360	
Account Number		Reported		Balance		Past Due		ECOA	
..		09/09/20		\$572,000		\$25		J	
Account Type		KOB	Last Activity		Payment		Member ID		Bureau
MORT		F	09/02/20		\$0		.		EXPERIAN
Remarks									
PAYMENT DEFERRED; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST									
Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	
Scheduled (\$)	0	0	0	0	0	3644	3644	3644	
Actual (\$)	—	—	—	—	3654	—	3649	10996	
Balance (\$)	591227	587289	585203	583114	581021	582027	577667	578682	
Trended	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	
Scheduled (\$)	3691	3691	3691	3691	3691	3691	3691	3691	
Actual (\$)	—	—	—	3691	22338	3701	3701	—	
Balance (\$)	581197	581197	581197	581197	582198	588301	589277	590072	

In the example above, the borrower's mortgage payments were paused in April as shown by \$0 for the Scheduled payment. The Actual payment made each month is also shown. TransUnion and Equifax payment histories appear below Experian in the view above.

Details of payment accommodation plans can only be confirmed through the creditor. Not all creditors report Trended Data and the number of months reported may also vary by creditor.