

Attract Home 3.0 Expanded Reason Code Messages

<p>3054</p>	<p>Number of Collection Agency Filings is 1 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
<p>3055</p>	<p># of Collection Agency Filings is 2 to 3 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
<p>3056</p>	<p># of Collection Agency Filings is 4 to 5 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
<p>3107</p>	<p># of Inquiries Initiated by Consumer is 1 Zero Inquiries Initiated by Consumer is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days. 3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.

Attract Home 3.0 Expanded Reason Code Messages

<p>3108</p>	<p># of Inquiries Initiated by Consumer is 2 Zero Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
<p>3153</p>	<p># of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 1 Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <p>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p>3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid your accounts on time during that timeframe. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.</p>
<p>3154</p>	<p># of Accounts with 30 Day or Worse Late Delinquent in Last 24 Months is 2 Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <p>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score.</p> <p>3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid your accounts on time during that timeframe. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3156</p>	<p># of Accounts Currently or in the Past 30 Days or Worse Delinquent is 1 Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
<p>3157</p>	<p># of Accounts Currently or in the Past 30 Days or Worse Delinquent is 2 Zero Accounts Currently or in the Past 30 Days or Worse Delinquent is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The number of accounts with 30 days or worse late payments. This also includes accounts that have gone to bad debt. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
<p>3196</p>	<p># of Accounts Opened in the Last 6 Months is 1 Zero Accounts Opened in the Last 6 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The number of accounts opened in the last 6 months. Any type of account (even those currently closed) is included. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
<p>3198</p>	<p># of Accounts Opened in the Last 12 Months is 3 Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The number of accounts opened in the last 12 months. Any type of account (even those currently closed) is included. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.

Attract Home 3.0 Expanded Reason Code Messages

3199	<p># of Accounts Opened in the Last 12 Months is 4 or More Zero Accounts Opened in the Last 12 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The number of accounts opened in the last 12 months. Any type of account (even those currently closed) is included. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
3200	<p># of Accounts Opened in the Last 6 Months is 2 Zero Accounts Opened in the Last 6 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The number of accounts opened in the last 6 months. Any type of account (even those currently closed) is included. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
3252	<p>Number of Personal Finance Accounts is 1 Having no Personal Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses. 3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.
3253	<p>Number of Personal Finance Accounts is 2 Having no Personal Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses. 3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.

Attract Home 3.0 Expanded Reason Code Messages

3254	<p>Number of Personal Finance Accounts is 3 Having no Personal Finance Accounts is Better</p> <p>1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.</p>
3268	<p>% of Balance to Credit Line on Open Accounts is 8.15% to 23.86% A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>
3269	<p>% of Balance to Credit Line on Open Accounts is 23.87% to 31.73% A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>

Attract Home 3.0 Expanded Reason Code Messages

3270	<p>% of Balance to Credit Line on Open Accounts is 31.74% to 45.01%</p> <p>A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>
3271	<p>% of Balance to Credit Line on Open Accounts is 45.02% to 80.53%</p> <p>A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>
3272	<p>% of Balance to Credit Line on Open Accounts is 80.54% to 87.09%</p> <p>A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>

Attract Home 3.0 Expanded Reason Code Messages

3273	<p>% of Balance to Credit Line on Open Accounts is 87.10% or More A % of Balance to Credit Line of 8.14% or Less is Better</p> <p>1. What information is this message derived from? The sum of balances divided by the sum of credit limits for all open accounts (excluding mortgages and disputed accounts). An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers that utilize more of their available credit experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and try to pay more than the minimum amount owed each month. This helps to bring the total amount owed down more quickly and reduces finance charges. The score will improve as the utilization on accounts is decreased.</p>
3274	<p>Amount of Past Due Balances on Accounts is \$271 or Less Having no Past Due Balances is Better</p> <p>1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
3275	<p>Amount of Past Due Balances on Accounts is \$272 to \$450 Having no Past Due Balances is Better</p> <p>1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

Attract Home 3.0 Expanded Reason Code Messages

3277	<p>Time Since Most Recent Item Reported by Collection Agency is 7 Months or Less Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.
3278	<p>Time Since Most Recent Item Reported by Collection Agency is 8 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.
3279	<p>Time Since Most Recent Item Reported by Collection Agency is 9 to 12 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.

Attract Home 3.0 Expanded Reason Code Messages

3280	<p>Time Since Most Recent Item Reported by Collection Agency is 13 to 25 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.
3281	<p>Time Since Most Recent Item Reported by Collection Agency is 26 to 27 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.
3282	<p>Time Since Most Recent Item Reported by Collection Agency is 28 to 35 Months Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.

Attract Home 3.0 Expanded Reason Code Messages

3283	<p>Time Since Most Recent Item Reported by Collection Agency is 36 Months or More Having no Collection Agency Items is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses. 3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will no longer impact the score. Collection items stay on your credit report for seven years.
3284	<p>Average Months Accounts Have Been Opened is 95 Months or Less 204 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for less than 8 years. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3285	<p>Average Months Accounts Have Been Opened is 96 to 111 Months 204 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 8 years to 9 years 3 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3286	<p>Average Months Accounts Have Been Opened is 112 to 124 Months 204 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 9 years 4 months to 10 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3287	<p>Average Months Accounts Have Been Opened is 125 to 137 Months 204 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 10 years 5 months to 11 years 5 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3288	<p>Average Months Accounts Have Been Opened is 138 to 173 Months 204 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 11 years 6 months to 14 years 5 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3289	<p>Average Months Accounts Have Been Opened is 174 to 203 Months 204 or More Average Months Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 14 years 6 months to 16 years 11 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 17 years or more have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3290	<p>Time Since Oldest Bank Revolving Account Opening is 102 Months or Less 338 Months or More Since Oldest Bank Revolving Account Opening is Better</p> <p>1. What information is this message derived from? The score considers how long your oldest bank revolving account has been established. The account can be open or closed. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. Your oldest bank revolving account has been established for 8 years 6 months or less.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 28 years 2 months or more since the oldest bank revolving account was established is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3291	<p>Time Since Oldest Bank Revolving Account Opening is 103 to 152 Months 338 Months or More Since Oldest Bank Revolving Account Opening is Better</p> <p>1. What information is this message derived from? The score considers how long your oldest bank revolving account has been established. The account can be open or closed. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. Your oldest bank revolving account has been established for 8 years 7 months to 12 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 28 years 2 months or more since the oldest bank revolving account was established is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3292	<p>Time Since Oldest Bank Revolving Account Opening is 153 to 192 Months 338 Months or More Since Oldest Bank Revolving Account Opening is Better</p> <p>1. What information is this message derived from? The score considers how long your oldest bank revolving account has been established. The account can be open or closed. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. Your oldest bank revolving account has been established for 12 years 9 months to 16 years.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 28 years 2 months or more since the oldest bank revolving account was established is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3293	<p>Time Since Oldest Bank Revolving Account Opening is 193 to 241 Months 338 Months or More Since Oldest Bank Revolving Account Opening is Better</p> <p>1. What information is this message derived from? The score considers how long your oldest bank revolving account has been established. The account can be open or closed. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. Your oldest bank revolving account has been established for 16 years 1 month to 20 years 1 month.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 28 years 2 months or more since the oldest bank revolving account was established is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3294	<p>Time Since Oldest Bank Revolving Account Opening is 242 to 337 Months 338 Months or More Since Oldest Bank Revolving Account Opening is Better</p> <p>1. What information is this message derived from? The score considers how long your oldest bank revolving account has been established. The account can be open or closed. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. Your oldest bank revolving account has been established for 20 years 2 months to 28 years 1 month.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 28 years 2 months or more since the oldest bank revolving account was established is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3295</p>	<p>Average Credit Line on Open Bank Revolving Accounts is \$556 or Less Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
<p>3296</p>	<p>Average Credit Line on Open Bank Revolving Accounts is \$557 to \$3,440 Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
<p>3297</p>	<p>Average Credit Line on Open Bank Revolving Accounts is \$3441 to \$4,068 Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3298	<p>Average Credit Line on Open Bank Revolving Accounts is \$4,069 to \$7,492 Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3299	<p>Average Credit Line on Open Bank Revolving Accounts is \$7,493 to \$10,131 Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3300	<p>Average Credit Line on Open Bank Revolving Accounts is \$10,132 to \$13,001 Average Credit Line of \$13,002 or More is Better</p> <p>1. What information is this message derived from? The score considers the average credit line for all open bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. type of credit card. This aspect of your score is calculated by adding up the credit lines for each open bank revolving account and dividing by the total number of open bank revolving accounts. An account is considered open if it has been reported in the last 12 months and has no closed indicators.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that those with higher average credit lines on bank revolving accounts have fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3301	<p># of Department Store Accounts is 1 Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that you have opened with department stores. Closed accounts are also included in this calculation. These are accounts primarily with stores such as JC Penney, Macy's, Bloomingdale's etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with department stores experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not your score will be impacted by this factor. Open new accounts only when needed.</p>
3302	<p># of Department Store Accounts is 2 to 3 Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that you have opened with department stores. Closed accounts are also included in this calculation. These are accounts with stores such as JC Penney, Macy's, Bloomingdale's etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with department stores experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not your score will be impacted by this factor. Open new accounts only when needed.</p>
3303	<p># of Department Store Accounts is 4 or More Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that you have opened with department stores. Closed accounts are also included in this calculation. These are accounts with stores such as JC Penney, Macy's, Bloomingdale's etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with department stores experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened the account and regardless of whether you use it or not your score will be impacted by this factor. Open new accounts only when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3304	<p># of Sales Finance Accts w/Balance to Credit Limit 75% or Higher is 1 or More Having No Sales Fin Accts w/Bal to Crd Limit 75% or Higher is Better</p> <p>1. What information is this message derived from? The score considers the number of sales finance accounts you have that have a balance to credit limit ratio of 75% or higher. This is done by dividing the balance amount by the total credit limit amount. The account must be open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have higher balance to credit limit ratios on their sales finance accounts experience more insurances losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account balance has been paid so that the balance to credit limit ratio is below 75% the score will improve based on this factor.</p>
3305	<p># of Sales Finance Accounts is 3 or More Having No Sales Finance Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of sales finance accounts you have. Closed accounts are also included in this calculation. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. The account will stay on file for up to ten years after it is closed.</p>
3306	<p># of Personal Finance Accounts is 3 or More Having no Personal Finance Accounts is Better</p> <p>1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.</p>

Attract Home 3.0 Expanded Reason Code Messages

3307	<p># of Accounts Ever Reported Delinquent is 1 to 2 Having Had No Delinquent Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of accounts you have that have been reported delinquent. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have accounts with late payments have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible to prevent them from becoming more severely delinquent. Delinquent ratings stay on your credit report for 7 years.
3308	<p># of Accounts Ever Reported Delinquent is 3 or More Having Had No Delinquent Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of accounts you have that have been reported delinquent. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have accounts with late payments have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible to prevent them from becoming more severely delinquent. Delinquent ratings stay on your credit report for 7 years.
3309	<p># of Accounts Ever Reported Delinquent is 3 Having Had No Delinquent Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of accounts you have that have been reported delinquent. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have accounts with late payments have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible to prevent them from becoming more severely delinquent. Delinquent ratings stay on your credit report for 7 years.
3310	<p># of Accounts Ever Reported Delinquent is 4 or More Having Had No Delinquent Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of accounts you have that have been reported delinquent. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3311	<p># of Items Reported by Collection Agencies is 6 or More Fewer Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.

Attract Home 3.0 Expanded Reason Code Messages

3312	<p>Ratio of Total Past Due Balances to Total Balances is .01% or More Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3313	<p>Ratio of Total Past Due Balances to Total Balances is .02% to 1.64% Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3314	<p>Ratio of Total Past Due Balances to Total Balances is 1.65% to 13.48% Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3315	<p>Ratio of Total Past Due Balances to Total Balances is 13.49% to 26.3% Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3316	<p>Ratio of Total Past Due Balances to Total Balances is 26.4% to 100% Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.

Attract Home 3.0 Expanded Reason Code Messages

3317	<p>Ratio of Total Past Due Balances to Total Balances is Greater Than 100% Having No Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the relationship of past due balance amounts to outstanding balance amounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with past due balances have more insurance losses. 3. What can I do to improve this aspect of my score? Pay your delinquent accounts as soon as possible. Your score will improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3318	<p>Average Length of Time Bank Rev Accts Have Been Opened is 54 Mos or Less 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account divided by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established a average of 4 years 6 months or less. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3319	<p># of Collection Agency Filings is 2 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
3320	<p># of Collection Agency Filings is 3 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.

Attract Home 3.0 Expanded Reason Code Messages

3321	<p># of Collection Agency Filings is 4 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
3326	<p>Average Length of Time Bank Rev Accts Have Been Opened is 55 to 61 Months 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 4 years 7 months to 5 years 1 month. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3327	<p>Average Length of Time Bank Rev Accts Have Been Opened is 62 to 79 Months 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 5 years 2 months to 6 years 7 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3328	<p>Average Length of Time Bank Rev Accts Have Been Opened is 80 to 91 Months 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 6 years 8 months to 7 years 7 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3329	<p>Average Length of Time Bank Rev Accts Have Been Opened is 92 to 94 Months 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 7 years 8 months to 7 years 10 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3330	<p>Average Length of Time Bank Rev Accts Have Been Opened is 95 to 108 Months 109 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 7 years 11 months to 9 years. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 9 years and 1 month or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

<p>3331</p>	<p>Average Length of Time Bank Rev Accts Have Been Opened is 22 Mos or Less 150 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This may be done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 12 years 6 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
<p>3332</p>	<p>Average Length of Time Bank Rev Accts Have Been Opened is 23 to 41 Months 150 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 1 year 11 months to 3 years 5 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 12 years 6 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
<p>3333</p>	<p>Average Length of Time Bank Rev Accts Have Been Opened is 42 to 105 Months 150 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 3 years 6 months to 8 years 9 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 12 years 6 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3334	<p>Average Length of Time Bank Rev Accts Have Been Opened is 106 to 136 Months 150 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 8 years 10 months to 11 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 12 years 6 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3335	<p>Average Length of Time Bank Rev Accts Have Been Opened is 137 to 149 Months 150 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each account and dividing by the total number of accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 11 years 5 months to 12 years 5 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. An average of 12 years 6 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3336	<p># of Bank Revolving Accounts with Balance to Credit Line 50% or More is 1 Having No Bank Rev Accounts with Balance to Credit Line 50% or More is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of bank revolving accounts that have a balance to credit limit ratio of 50% or more. This is calculated by dividing the balance by the credit limit for these accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.

Attract Home 3.0 Expanded Reason Code Messages

3337	<p># of Bank Revolving Accounts with Balance to Credit Line 50% or More is 2 to 3 Having No Bank Rev Accounts with Balance to Credit Line 50% or More is Better</p> <p>1. What information is this message derived from? The score considers the number of bank revolving accounts that have a balance to credit limit ratio of 50% or more. This is calculated by dividing the balance by the credit limit for these accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>
3338	<p># of Bank Revolving Accounts with Balance to Credit Line 50% or More is 4 to 5 Having No Bank Rev Accounts with Balance to Credit Line 50% or More is Better</p> <p>1. What information is this message derived from? The score considers the number of bank revolving accounts that have a balance to credit limit ratio of 50% or more. This is calculated by dividing the balance by the credit limit for these accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>
3339	<p># of Bank Revolving Accounts with Balance to Credit Line 50% or More is 6 or More Having No Bank Rev Accounts with Balance to Credit Line 50% or More is Better</p> <p>1. What information is this message derived from? The score considers the number of bank revolving accounts that have a balance to credit limit ratio of 50% or more. This is calculated by dividing the balance by the credit limit for these accounts. A bank revolving account is one such as a Visa or MasterCard type of account. Accounts that have been reported as closed are not included in this calculation.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have high utilization on their bank card accounts have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Only utilize what you need and pay more than the minimum amount owed for that particular month. This helps to bring down the total amount owed quicker and reduces finance charges. The score will improve as the utilization is decreased.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3340</p>	<p># Credit Union, S&L, Mortgage Accounts Established is 1 to 3 7 or More Credit Union, S&L, Mortgage Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that you have opened with a credit union, savings and loan or mortgage company. Accounts that are closed are included in this calculation.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with open accounts of these types experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? If you already have an account with one of these institutions and you have always paid as agreed (no late pays) you are demonstrating your ability to manage your financial obligations.</p>
<p>3341</p>	<p># Credit Union, S&L, Mortgage Accounts Established is 4 to 6 7 or More Credit Union, S&L, Mortgage Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that you have opened with a credit union, savings and loan or mortgage company. Accounts that are closed are included in this calculation.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with open accounts of these types experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? If you already have an account with one of these institutions and you have always paid as agreed (no late pays) you are demonstrating your ability to manage your financial obligations.</p>
<p>3342</p>	<p>Total # of Months Accounts Have Been Opened is Less Than a Month 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
<p>3343</p>	<p>Total # of Months Accounts Have Been Opened is 1 to 342 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3344	<p>Total # of Months Accounts Have Been Opened is 343 to 822 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
3345	<p>Total # of Months Accounts Have Been Opened is 994 to 1246 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3346	<p>Total # of Months Accounts Have Been Opened is 1247 to 1607 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3347	<p>Total # of Months Accounts Have Been Opened is 1608 to 2047 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3348	<p>Total # of Months Accounts Have Been Opened is 2048 to 2333 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3349	<p>Total # of Months Accounts Have Been Opened is 2334 to 2726 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3350	<p>Total # of Months Accounts Have Been Opened is 2727 to 3011 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3351	<p>Total # of Months Accounts Have Been Opened is 3012 to 3433 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3352	<p>Total # of Months Accounts Have Been Opened is 3434 or More 823 to 993 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3353	<p>Total # of Months Accounts Have Been Opened is Less Than a Month 1753 to 1900 Total # of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.
3354	<p>Total # of Months Accounts Have Been Opened is 1 to 424 1753 to 1900 Total # of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.
3355	<p>Total # of Months Accounts Have Been Opened is 425 to 1155 1753 to 1900 Total # of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.
3356	<p>Total # of Months Accounts Have Been Opened is 1156 to 1493 1753 to 1900 Total # of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.
3357	<p>Total # of Months Accounts Have Been Opened is 1494 to 1618 1753 to 1900 Total # of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.

Attract Home 3.0 Expanded Reason Code Messages

3358	<p>Total # of Months Accounts Have Been Opened is 1619 to 1752 1753 to 1900 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? As the serious delinquencies age and subsequently are removed from your credit report the score will improve.</p>
3359	<p>Total # of Months Accounts Have Been Opened is 1901 to 2231 1753 to 1900 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? As the serious delinquencies age and subsequently are removed from your credit report the score will improve.</p>
3360	<p>Total # of Months Accounts Have Been Opened is 2232 to 2428 1753 to 1900 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? As the serious delinquencies age and subsequently are removed from your credit report the score will improve.</p>
3361	<p>Total # of Months Accounts Have Been Opened is 2429 or More 1753 to 1900 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? As the serious delinquencies age and subsequently are removed from your credit report the score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3362</p>	<p># of Accounts Opened in the Last 6 Months is 1 to 2 Having No Accounts Opened in the Last 6 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the numbers of accounts with a date open in the last 6 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
<p>3363</p>	<p># of Accounts Opened in the Last 6 Months is 3 Having No Accounts Opened in the Last 6 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the numbers of accounts with a date open in the last 6 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
<p>3364</p>	<p># of Accounts Opened in the Last 6 Months is 4 or More Having No Accounts Opened in the Last 6 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the numbers of accounts with a date open in the last 6 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have recently increased their credit obligations experience more insurance losses. 3. What can I do to improve this aspect of my score? The insurance score will improve as the credit history ages and you demonstrate satisfactory management of your accounts. Open new accounts only when needed.
<p>3365</p>	<p>Total Amount of Balances on Open Sales Finance Accounts is \$427 to \$1,482 \$426 or Less Total Balances on Open Sales Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The sum of balances for all open sales finance accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their sales finance accounts experience more insurance losses. 3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.

Attract Home 3.0 Expanded Reason Code Messages

<p>3366</p>	<p>Total Amount of Balances on Open Sales Finance Accounts is \$1,483 or Higher \$426 or Less Total Balances on Open Sales Finance Accounts is Better</p> <p>1. What information is this message derived from? The sum of balances for all open sales finance accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accts must have balance greater than \$0 to be open. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have medium to high balances on their sales finance accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
<p>3367</p>	<p># of Inquiries Initiated by Consumer in the Last 6 Months is 1 Having No Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
<p>3368</p>	<p># of Inquiries Initiated by Consumer in the Last 6 Months is 2 to 4 Having No Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p>

Attract Home 3.0 Expanded Reason Code Messages

	<p>3. What can I do to improve this aspect of my score? Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
3369	<p># of Inquiries Initiated by Consumer in the Last 6 Months is 5 or More Having No Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of an unsolicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries made by creditors that are initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
3370	<p># of Accounts Paid Satisfactory in the Last 24 Months is Zero 7 or More Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts with no delinquent payments that have been updated in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? If you do have an account that has been reported delinquent, the score will improve as the delinquency ages past 24 months.</p>
3371	<p># of Accounts Paid Satisfactory in the Last 24 Months is 1 to 2 7 or More Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts with no delinquent payments that have been updated in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? If you do have an account that has been reported delinquent, the score will improve as the delinquency ages past 24 months.</p>

Attract Home 3.0 Expanded Reason Code Messages

3372	<p># of Accounts Paid Satisfactory in the Last 24 Months is 3 to 6 7 or More Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts with no delinquent payments that have been updated in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? If you do have an account that has been reported delinquent, the score will improve as the delinquency ages past 24 months.</p>
3373	<p># of Personal Finance Accounts is 3 to 6 Having no Personal Finance Accounts is Better</p> <p>1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.</p>
3374	<p># of Personal Finance Accounts is 7 or More Having no Personal Finance Accounts is Better</p> <p>1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.</p>
3375	<p># of Sales Finance Accounts is 1 Having No Sales Finance Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of sales finance accounts you have. Closed accounts are also included in this calculation. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. The account will stay on file for up to ten years after it is closed.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3376</p>	<p># of Sales Finance Accounts is 2 Having No Sales Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of sales finance accounts you have. Closed accounts are also included in this calculation. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. The account will stay on file for up to ten years after it is closed.
<p>3377</p>	<p># of Sales Finance Accounts is 3 Having No Sales Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of sales finance accounts you have. Closed accounts are also included in this calculation. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. The account will stay on file for up to ten years after it is closed.
<p>3378</p>	<p># of Sales Finance Accounts is 4 or More Having No Sales Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of sales finance accounts you have. Closed accounts are also included in this calculation. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with sales finance accounts have more insurance losses. 3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases. The account will stay on file for up to ten years after it is closed.
<p>3379</p>	<p>Number of Items Reported by Collection Agency is 1 Having No Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.

Attract Home 3.0 Expanded Reason Code Messages

3380	<p>Average Months Accounts Have Been Opened is 93 Months or Less 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 7 years 9 months or less. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3381	<p>Average Months Accounts Have Been Opened is 94 to 95 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 7 years 10 months to 7 years 11 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3382	<p>Average Months Accounts Have Been Opened is 96 to 97 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 8 years to 8 years 1 month. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3383	<p>Average Months Accounts Have Been Opened is 98 to 99 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 8 years 2 months to 8 years 3 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3384	<p>Average Months Accounts Have Been Opened is 100 to 112 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 8 years 4 months to 9 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3385	<p>Average Months Accounts Have Been Opened is 113 to 124 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 9 years 4 months to 10 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3386	<p>Average Months Accounts Have Been Opened is 125 to 135 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 10 years 5 months to 11 years 3 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3387	<p>Average Months Accounts Have Been Opened is 136 to 139 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 11 years 4 months to 11 years 7 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3388	<p>Average Months Accounts Have Been Opened is 140 to 144 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 11 years 8 months to 12 years. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3389	<p>Average Months Accounts Have Been Opened is 145 to 172 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 12 years 1 month to 14 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3390	<p>Average Months Accounts Have Been Opened is 173 to 183 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 14 years 5 months to 15 years 3 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3391	<p>Average Months Accounts Have Been Opened is 184 to 217 Months 218 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 15 years 4 months to 18 years 1 month. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 18 years 2 months or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

<p>3392</p>	<p># of Accounts that are Open is 6 to 7 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>
<p>3393</p>	<p># of Accounts that are Open is 8 to 10 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>
<p>3394</p>	<p># of Accounts that are Open is 11 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3395</p>	<p># of Accounts that are Open is 12 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>
<p>3396</p>	<p># of Accounts that are Open is 13 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>
<p>3397</p>	<p># of Accounts that are Open is 14 to 21 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3398</p>	<p># of Accounts that are Open is 22 or More 5 or Less Open Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts that are open/active. An account is considered open if it has been reported in the past 12 months and has not been reported as closed. Revolving accounts need not have a balance to be considered open/active. Installment accounts must have a balance and must have been reported by the creditor in the past 12 months and be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who maintain fewer open/active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider keeping some of your accounts active, especially the account that you have had the longest. Managing your credit obligations in a responsible manner indicates that you are a lower risk.</p>
<p>3399</p>	<p>Ratio of Open Accounts to Total Accounts on File is 32% or Less Ratio of 75.01% or More Open Accts to Total Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are on the credit file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3400</p>	<p>Ratio of Open Accounts to Total Accounts on File is 32.01% to 39.29% Ratio of 75.01% or More Open Accts to Total Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are on the credit file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of active accounts experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>

Attract Home 3.0 Expanded Reason Code Messages

3401	<p>Ratio of Open Accounts to Total Accounts on File is 39.30% to 55.56% Ratio of 75.01% or More Open Accts to Total Accts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Of all the accounts that are on the credit file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of active accounts experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3402	<p>Ratio of Open Accounts to Total Accounts on File is 55.57% to 63.64% Ratio of 75.01% or More Open Accts to Total Accts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Of all the accounts that are on the credit file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of active accounts experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3403	<p>Ratio of Open Accounts to Total Accounts on File is 63.65% to 75% Ratio of 75.01% or More Open Accts to Total Accts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Of all the accounts that are on the credit file, the percent of those accounts that are open. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of active accounts experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3404	<p>Average Months Accounts Have Been Opened is 32 Months or Less 85 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 2 years 8 months or less. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 7 years 1 month or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3405	<p>Average Months Accounts Have Been Opened is 33 Months to 78 Months 85 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 2 years 9 months to 6 years 6 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 7 years 1 month or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3406	<p>Average Months Accounts Have Been Opened is 79 Months to 82 Months 85 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 6 years 7 months to 6 years 10 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 7 years 1 month or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3407	<p>Average Months Accounts Have Been Opened is 83 Months to 84 Months 85 or More Average Months Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by determining how long your accounts have been established on average. Your accounts have been established on average for 6 years 11 months to 7 years. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers whose accounts have been established for an average of 7 years 1 month or more have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3408	<p>Total # of Months Accounts Have Been Opened is Less Than a Month 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
3409	<p>Total # of Months Accounts Have Been Opened is 1 to 182 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
3410	<p>Total # of Months Accounts Have Been Opened is 183 to 283 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>
3411	<p>Total # of Months Accounts Have Been Opened is 284 to 795 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3412	<p>Total # of Months Accounts Have Been Opened is 874 to 950 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3413	<p>Total # of Months Accounts Have Been Opened is 951 to 1332 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3414	<p>Total # of Months Accounts Have Been Opened is 1333 to 1671 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3415	<p>Total # of Months Accounts Have Been Opened is 1672 to 2214 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3416	<p>Total # of Months Accounts Have Been Opened is 2215 to 2730 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3417	<p>Total # of Months Accounts Have Been Opened is 2731 to 3374 Months 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3418	<p>Total # of Months Accounts Have Been Opened is 3375 Months or More 796 to 873 Total # of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by adding up the number of months since the opening date of each account. The score also considers the average length of time your accounts have been on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established account age in months but whose average account age is less than 7 years 5 months experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? This may indicate that the insurance risk benefit of your longer credit experience is lessened by your having opened accounts more recently as well. Over time, as your average account age increases, your score will improve.</p>
3419	<p># of Derogatory Public Records is 2 Fewer Derogatory Public Records is Better</p> <p>1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records considered are bankruptcies, liens, garnishments, judgments and suits.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
3420	<p># of Derogatory Public Records is 3 Fewer Derogatory Public Records is Better</p> <p>1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records considered are bankruptcies, liens, garnishments, judgments and suits.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>

Attract Home 3.0 Expanded Reason Code Messages

3421	<p># of Derogatory Public Records is 4 Fewer Derogatory Public Records is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers how many derogatory public records are on your credit file. Derogatory public records considered are bankruptcies, liens, garnishments, judgments and suits. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses. 3. What can I do to improve this aspect of my score? The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.
3426	<p>Total Number of Months Accounts Have Been Opened is 580 to 658 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by adding up the number of months open for all accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3427	<p>Total Number of Months Accounts Have Been Opened is 659 to 735 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by adding up the number of months open for all accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3428	<p>Total Number of Months Accounts Have Been Opened is 736 to 1299 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by adding up the number of months open for all accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3429	<p>Total Number of Months Accounts Have Been Opened is 1300 to 1387 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by adding up the number of months open for all accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3430	<p>Total Number of Months Accounts Have Been Opened is 1388 to 1571 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had credit accounts. This is done by adding up the number of months open for all accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3431	<p>Total Number of Months Accounts Have Been Opened is 1888 to 2435 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? Keep your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3432	<p>Total Number of Months Accounts Have Been Opened is 2436 Months or More 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. The score also considers any serious delinquencies on your credit report.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? Keep your oldest accounts active and only open new accounts when needed.</p>
3433	<p>Time Since Most Recent Derogatory Public Record is 3 Months or Less 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will no longer impact the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
3434	<p>Time Since Most Recent Derogatory Public Record is 4 to 5 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3435</p>	<p>Time Since Most Recent Derogatory Public Record is 6 to 13 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score.</p> <p>Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
<p>3436</p>	<p>Time Since Most Recent Derogatory Public Record is 14 to 16 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score.</p> <p>Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
<p>3437</p>	<p>Time Since Most Recent Derogatory Public Record is 17 to 19 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score.</p> <p>Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>

Attract Home 3.0 Expanded Reason Code Messages

3438	<p>Time Since Most Recent Derogatory Public Record is 20 to 22 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
3439	<p>Time Since Most Recent Derogatory Public Record is 23 to 51 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>

Attract Home 3.0 Expanded Reason Code Messages

3440	<p>Time Since Most Recent Derogatory Public Record is 52 to 56 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
3441	<p>Time Since Most Recent Derogatory Public Record is 57 to 96 Months 97 Months or More Since Most Recent Derogatory Public Record is Better</p> <p>1. What information is this message derived from? The score considers how long ago a derogatory public record event has occurred. Derogatory public records include bankruptcies (date filed), liens (date filed), garnishments (date filed), judgments and suits (date filed).</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for 7 years with the exception of a chapter 7 bankruptcy which stays on your credit report for 10 years.</p>
3442	<p># of Derogatory Public Records is 1 Fewer Derogatory Public Records Is Better</p> <p>1. What information is this message derived from? The score considers the number of derogatory public records on file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>

Attract Home 3.0 Expanded Reason Code Messages

3443	<p># of Derogatory Public Records is 5 to 6 Fewer Derogatory Public Records Is Better</p> <p>1. What information is this message derived from? The score considers the number of derogatory public records on file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
3444	<p># of Derogatory Public Records is 7 or More Fewer Derogatory Public Records Is Better</p> <p>1. What information is this message derived from? The score considers the number of derogatory public records on file. Derogatory public records include bankruptcies, liens, garnishments, judgments and suits.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with adverse public records have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is purged from the credit report, it will have no impact on the score. Derogatory public records stay on your credit report for seven years with the exception of a chapter 7 bankruptcy which stays on your credit report for ten years.</p>
3445	<p># of Accounts Paid Satisfactory in the Last 24 Months is Zero 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3446</p>	<p># of Accounts Paid Satisfactory in the Last 24 Months is 1 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>3447</p>	<p># of Accounts Paid Satisfactory in the Last 24 Months is 2 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>3448</p>	<p># of Accounts Paid Satisfactory in the Last 24 Months is 3 to 6 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
<p>3449</p>	<p># of Accounts Paid Satisfactory in the Last 24 Months is 7 to 9 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <p>1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

Attract Home 3.0 Expanded Reason Code Messages

3450	<p># of Accounts Paid Satisfactory in the Last 24 Months is 12 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Continue to demonstrate your ability to manage your credit obligations in a timely manner.
3451	<p># of Accounts Paid Satisfactory in the Last 24 Months is 13 or More 10 to 11 Accounts Paid Satisfactory in the Last 24 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The number of accounts paid on time in the last 24 months. Accounts must be current and cannot have any delinquent payments in the last 24 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Continue to demonstrate your ability to manage your credit obligations in a timely manner.
3452	<p># of Accounts 30 Days or Worse Delinquent in the Last 24 Months is 3 to 6 Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score. 3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid your accounts on time during that timeframe. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.
3453	<p># of Accounts 30 Days or Worse Delinquent in the Last 24 Months is 7 or More Zero Accounts 30 Days or Worse Delinquent in the Last 24 Months is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse in the last 24 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have 30 day or worse late delinquencies reported on their accounts have more insurance losses. Even mild delinquencies can affect your score. 3. What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status. After 24 months the score may improve if you have consistently paid your accounts on time during that timeframe. Pay any accounts that are past due as soon as possible to avoid the delinquency from becoming more serious.

Attract Home 3.0 Expanded Reason Code Messages

<p>3454</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 3 Mos or Less 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
<p>3455</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 4 to 5 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
<p>3456</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 6 to 13 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3457</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 14 to 16 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
<p>3458</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 17 to 19 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
<p>3459</p>	<p>Time Since Most Recent Item Reported by Collection Agency is 20 to 22 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>

Attract Home 3.0 Expanded Reason Code Messages

3460	<p>Time Since Most Recent Item Reported by Collection Agency is 23 to 51 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. Your most recent collection agency item was reported 1 year 11 months to 4 years 3 months ago.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
3461	<p>Time Since Most Recent Item Reported by Collection Agency is 52 to 56 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. Your most recent collection agency item was reported 4 years 4 months to 4 years 8 months ago.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>
3462	<p>Time Since Most Recent Item Reported by Collection Agency is 57 to 96 Months 97 Months or More Since Most Recent Item Reported a by Collection Agcy is Better</p> <p>1. What information is this message derived from? Using the date reported on the collection item, the length of time in months since the collection agency reported the item to the credit bureau. Your most recent collection agency item was reported 4 years 9 months to 8 years.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with recently reported collections have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? As these items age, the impact on the score decreases. The amount associated with these items, regardless of whether or not you are paying it off or it has been satisfied does not affect the score. Once the item has aged and it is removed from the credit report, it will have no impact on the score. Collection items stay on your credit report for seven years.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3463</p>	<p># of Collection Agency Filings is 5 to 6 Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
<p>3464</p>	<p># of Collection Agency Filings is 7 or More Zero Collection Agency Filings is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses. 3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.
<p>3465</p>	<p>Average Length of Time Bank Rev Accts Have Been Opened is 107 Mos or Less 223 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as Visa, MasterCard, etc. Your bank revolving accounts have been established an average of less than 8 years 11 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3466	<p>Average Length of Time Bank Rev Accts Have Been Opened is 108 to 110 Months 223 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 9 years to 9 years 2 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3467	<p>Average Length of Time Bank Rev Accts Have Been Opened is 111 to 140 Months 223 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 9 years 3 months to 11 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3468	<p>Average Length of Time Bank Rev Accts Have Been Opened is 141 to 144 Months 223 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 11 years 9 months to 12 years.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3469	<p>Average Length of Time Bank Rev Accts Have Been Opened is 145 to 154 Months 223 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 12 years 1 month to 12 years 10 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3470</p>	<p>Average Length of Time Bank Rev Accts Have Been Opened is 155 to 222 Months 223 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 12 years 11 months to 18 years 6 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Bank revolving accounts established an average of 18 years 7 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
<p>3471</p>	<p># of Department Store Accounts is 4 Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of department store accounts. Department store accounts refer to JC Penney, Bloomingdale's, Macy's, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>
<p>3472</p>	<p># of Department Store Accounts is 5 Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of department store accounts. Department store accounts refer to JC Penney, Bloomingdale's, Macy's, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>
<p>3473</p>	<p># of Department Store Accounts is 6 or More Having no Department Store Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of department store accounts. Department store accounts refer to JC Penney, Bloomingdale's, Macy's, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who utilize department store accounts to purchase merchandise have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Consider using fewer sources of credit to make purchases.</p>

Attract Home 3.0 Expanded Reason Code Messages

3474	<p>Average Length of Time Sales Finance Accts Have Been Opened is 22 Mos or Less 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3475	<p>Average Length of Time Sales Finance Accts Have Been Opened is 23 to 33 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 1 year 11 months to 2 years 9 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3476	<p>Average Length of Time Sales Finance Accts Have Been Opened is 34 to 44 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 2 years10 months to 3 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3477	<p>Average Length of Time Sales Finance Accts Have Been Opened is 45 to 56 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 3 years 9 months to 4 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3478	<p>Average Length of Time Sales Finance Accts Have Been Opened is 57 to 84 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 4 years 9 months to 7 years.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3479	<p>Average Length of Time Sales Finance Accts Have Been Opened is 85 to 119 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 7 years 1 month to 9 years 11 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3480	<p>Average Length of Time Sales Finance Accts Have Been Opened is 120 to 144 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 10 years to 12 years.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3481	<p>Average Length of Time Sales Finance Accts Have Been Opened is 145 to 193 Months 194 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had sales finance accounts. This is done by calculating the number of months since the open date for each sales finance account and dividing by the total number of sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. Your sales finance accounts have been established an average of 12 years 1 month to 16 years 1 month.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their credit accounts have fewer insurance losses. Sales finance accounts established an average of 16 years 2 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3482	<p>Ratio of Opn Credit Union, S&L, Mortg Accts to Total Opn Accts is 0% Ratio of 33.34% or More Opn Crdt Union, S&L, Mort Acct to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>

Attract Home 3.0 Expanded Reason Code Messages

<p>3483</p>	<p>Ratio of Opn Credit Union, S&L, Mortg Accts to Total Opn Accts is .01% to 11.11% Ratio of 33.34% or More Opn Crdt Union, S&L, Mort Acct to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3484</p>	<p>Ratio of Opn Credit Union, S&L, Mortg Accts to Total Opn Accts is 11.12% to 14.29% Ratio of 33.34% or More Opn Crdt Union, S&L, Mort Acct to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>
<p>3485</p>	<p>Ratio of Opn Credit Union, S&L, Mortg Accts to Total Opn Accts is 14.30% to 16.67% Ratio of 33.34% or More Opn Crdt Union, S&L, Mort Acct to Ttl Opn Accts is Better</p> <p>1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses.</p> <p>3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.</p>

Attract Home 3.0 Expanded Reason Code Messages

3486	<p>Ratio of Opn Credit Union, S&L, Mortg Accts to Total Opn Accts is 16.68% to 33.33% Ratio of 33.34% or More Opn Crdt Union, S&L, Mort Acct to Ttl Opn Accts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Of all the accounts that are considered open, the percent of those accounts that are open credit union, savings & loan, or mortgage accounts. An account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance to be considered open. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3487	<p># of Retail Accounts Ever Reported Delinquent is 1 or More Having no Delinquent Retail Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse. Retail accounts refer to accounts with clothing stores, jewelers, home furnishings, mail order and variety stores. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3488	<p>Number of Personal Finance Accounts is 4 or More Having no Personal Finance Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with an entity such as Beneficial, Household Finance, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses. 3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.

Attract Home 3.0 Expanded Reason Code Messages

3489	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 44.55% or Less A Ratio of 99.52% is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had a credit history with a bank revolving account. This may be done by determining how long it has been since you opened your oldest listed bank revolving account. If the account has been closed, it still may be considered. A bank revolving account is one such as a Visa, MasterCard, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages on your bank revolving accounts, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest bank revolving account active and only open new accounts when needed.
3490	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 44.56% to 53.28% A Ratio of 99.52% is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had a credit history with a bank revolving account. This may be done by determining how long it has been since you opened your oldest listed bank revolving account. If the account has been closed, it still may be considered. A bank revolving account is one such as a Visa, MasterCard, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages on your bank revolving accounts, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest bank revolving account active and only open new accounts when needed.
3491	<p>Ratio of Oldest Bank Revolving Account to Oldest Account is 53.29% to 99.51% A Ratio of 99.52% is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had a credit history with a bank revolving account. This may be done by determining how long it has been since you opened your oldest listed bank revolving account. If the account has been closed, it still may be considered. A bank revolving account is one such as a Visa, MasterCard, etc. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. 3. What can I do to improve this aspect of my score? As your credit history ages on your bank revolving accounts, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest bank revolving account active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3492	<p># Credit Union, S&L, Mortgage Accounts Established is 4 7 or More Credit Union, S&L, Mortgage Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of credit union, savings & loan, or mortgage accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3493	<p># Credit Union, S&L, Mortgage Accounts Established is 5 to 6 7 or More Credit Union, S&L, Mortgage Accounts is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers the number of credit union, savings & loan, or mortgage accounts. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who have a higher proportion of their active accounts with a credit union, savings and loan or mortgage experience fewer insurance losses. 3. What can I do to improve my score? If you have only a few accounts, keeping them active and making payments on time shows that you use your credit responsibly.
3494	<p># of Accounts Established is 6 to 7 Having 5 Accounts or Less is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses. 3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.
3495	<p># of Accounts Established is 8 to 19 Having 5 Accounts or Less is Better</p> <ol style="list-style-type: none"> 1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses. 3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.

Attract Home 3.0 Expanded Reason Code Messages

3496	<p># of Accounts Established is 20 Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>
3497	<p># of Accounts Established is 21 to 28 Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>
3498	<p># of Accounts Established is 29 to 34 Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>
3499	<p># of Accounts Established is 35 to 40 Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3500	<p># of Accounts Established is 41 to 53 Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>
3501	<p># of Accounts Established is 54 or More Having 5 Accounts or Less is Better</p> <p>1. What information is this derived from? The score considers the number of accounts that you have on file. This includes accounts that are closed as well as those that are still active.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open a large number of accounts experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once you have opened an account, regardless of whether you use it, your score will be impacted by this factor. Open new accounts only when needed.</p>
3502	<p># of Open Auto Financing Accounts is Zero Having 1 or More Open Auto Financing Accounts is Better</p> <p>1. What information is this message derived from? The score considers the number of accounts with auto finance companies that are considered open. An account is considered open if it has been reported in the last 12 months. An installment account will have a fixed payment amount for the term of the loan. Auto finance accounts are primarily accounts opened with a major auto manufacturer such as Ford Motor Credit, GMAC, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with outstanding loans with auto finance companies experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Keeping the oldest account you have active and making payments on time shows that you use your credit responsibly.</p>

Attract Home 3.0 Expanded Reason Code Messages

3503	<p>Average Length of Time Bank Rev Accts Have Been Open is Less Than a Month 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3504	<p>Average Length of Time Bank Rev Accts Have Been Open is 1 to 18 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3505	<p>Average Length of Time Bank Rev Accts Have Been Open is 19 to 42 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 1 year 7 months to 3 years 6 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3506	<p>Average Length of Time Bank Rev Accts Have Been Open is 43 to 60 Months 159 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 3 years 7 months to 5 years. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.
3507	<p>Average Length of Time Bank Rev Accts Have Been Open is 61 to 76 Months 159 Months or More Average Length of Time Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 5 years 1 month to 6 years 4 months. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better. 3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.

Attract Home 3.0 Expanded Reason Code Messages

3508	<p>Average Length of Time Bank Rev Accts Have Been Open is 77 to 80 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 6 years 5 months to 6 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3509	<p>Average Length of Time Bank Rev Accts Have Been Open is 81 to 104 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 6 years 9 months to 8 years 8 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3510	<p>Average Length of Time Bank Rev Accts Have Been Open is 105 to 109 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 8 years 9 months to 9 years 1 month.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3511	<p>Average Length of Time Bank Rev Accts Have Been Open is 110 to 135 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 9 years 2 months to 11 years 3 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3512	<p>Average Length of Time Bank Rev Accts Have Been Open is 136 to 158 Months 159 Months or More Average Length of Time Opened is Better</p> <p>1. What information is this message derived from? The score considers how long you have had bank revolving credit accounts. This is done by calculating the number of months since the open date for each bank revolving account and dividing by the total number of bank revolving accounts. A bank revolving account is one such as a Visa, MasterCard, etc. Your bank revolving accounts have been established an average of 11 years 4 months to 13 years 2 months.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer experience managing their bank revolving accounts have fewer insurance losses. Bank revolving accounts established an average of 13 years 3 months or longer is better.</p> <p>3. What can I do to improve this aspect of my score? As your credit history ages, the score may improve based on this factor. To avoid lowering this aspect of your score, consider keeping your oldest accounts active and only open new accounts when needed.</p>
3513	<p>Total Amount of Balances on Open Sales Finance Accounts is \$1 to \$698 Having no Balances on Open Sales Finance Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active Sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A Sales finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on Sales finance accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3514	<p>Total Amount of Balances on Open Sales Finance Accounts is \$699 to \$1,496 Having no Balances on Open Sales Finance Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active Sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A Sales finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on Sales finance accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3515	<p>Total Amount of Balances on Open Sales Finance Accounts is \$1,497 to \$14,337 Having no Balances on Open Sales Finance Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active Sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A Sales finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on Sales finance accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3516	<p>Total Amount of Balances on Open Sales Finance Accounts is \$14,338 or More Having no Balances on Open Sales Finance Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active Sales finance accounts. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc. A Sales finance account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on Sales finance accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3517	<p># of Inquiries Initiated by Consumer is 3 to 4 Zero Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3518	<p># of Inquiries Initiated by Consumer is 5 Zero Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
3519	<p># of Inquiries Initiated by Consumer is 6 to 8 Zero Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>

Attract Home 3.0 Expanded Reason Code Messages

3520	<p># of Inquiries Initiated by Consumer is 9 or More Zero Inquiries Initiated by Consumer is Better</p> <p>1. What information is this message derived from? These are inquiries initiated when you are actively seeking to obtain credit. Other inquiry types such as inquiries as a result of a non-solicited promotional mailing or an account review inquiry (where a creditor with whom you have an existing relationship reviews your account) are not counted when calculating your insurance score. Inquiries as a result of obtaining your own credit report are also not counted. Inquiries from insurance companies are excluded.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who are looking to obtain new credit accounts have more insurance losses. While not all inquiries initiated by you result in an account opening, it is an indication of a possible increase in credit obligations. Inquiries as a result of “shopping” for an auto loan and or a mortgage loan are counted as one inquiry if they occur within 30 days.</p> <p>3. What can I do to improve this aspect of my score? Inquiries initiated by you will remain on your credit report for 2 years. To improve this aspect of your score, apply for credit only when needed.</p>
3521	<p># of Items Reported by Collection Agencies is 6 or More Fewer Collection Agency Items is Better</p> <p>1. What information is this message derived from? Number of items with collection agencies on your credit file. These usually appear in the public record section.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with collection items have more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the collection item has been reported on your credit file your score will be impacted by this factor. Collections stay on your credit report for seven years.</p>
3522	<p># of Retail Accounts Ever Reported Delinquent is 1 Having no Delinquent Retail Accounts is Better</p> <p>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse. This also includes accounts that have gone to bad debt. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

Attract Home 3.0 Expanded Reason Code Messages

3523	<p># of Retail Accounts Ever Reported Delinquent is 2 Having no Delinquent Retail Accounts is Better</p> <p>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse. This also includes accounts that have gone to bad debt. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
3524	<p># of Retail Accounts Ever Reported Delinquent is 3 or More Having no Delinquent Retail Accounts is Better</p> <p>1. What information is this message derived from? Accounts that have been reported by the credit grantor as 30 days past due or worse. This also includes accounts that have gone to bad debt. Retail accounts refer to clothing stores, jewelers, home furnishings, mail order and variety stores.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who consistently pay their accounts on time experience fewer insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
3525	<p># of Personal Finance Accounts is 2 to 3 Having no Personal Finance Accounts is Better</p> <p>1. What information is this derived from? The score considers the number of accounts you have opened with personal finance companies. Closed accounts are also included in this calculation. A personal finance account is primarily an account established with Beneficial, Household Finance, etc.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers who open accounts with personal finance companies experience more insurance losses.</p> <p>3. What can I do to improve this aspect of my score? Once the account has been opened your score will be impacted whether the account is paid in full or closed. Consider using another purchasing option to obtain goods and services.</p>

Attract Home 3.0 Expanded Reason Code Messages

3526	<p>Total Amount of Balances on Open Department Store Accounts is \$1 to \$240 Having no Balances on Open Department Store Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active department store accounts. Department store accounts are generally a major department store such as Penney's, Sears, etc. A department store account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on department store accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3527	<p>Total Amount of Balances on Open Department Store Accounts is \$241 to \$818 Having no Balances on Open Department Store Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active department store accounts. Department store accounts are generally a major department store such as Penney's, Sears, etc. A department store account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on department store accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3528	<p>Total Amount of Balances on Open Department Store Accounts is \$819 to \$1,896 Having no Balances on Open Department Store Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active department store accounts. Department store accounts are generally a major department store such as Penney's, Sears, etc. A department store account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on department store accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>

Attract Home 3.0 Expanded Reason Code Messages

3529	<p>Total Amount of Balances on Open Department Store Accounts is \$1,897 or More Having no Balances on Open Department Store Accts is Better</p> <p>1. What information is this message derived from? The score considers the total balances for all open/active department store accounts. Department store accounts are generally a major department store such as Penney's, Sears, etc. A department store account is considered open if it has been reported in the last 12 months and has not been reported as closed. Installment type accounts must have a balance greater than \$0 to be considered open.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with higher balance amounts owed on department store accounts experience more losses.</p> <p>3. What can I do to improve this aspect of my score? Pay your balances down as much as possible. As the balances go down the score will improve.</p>
3530	<p>Amount of Past Due Balances on Accounts is \$451 to \$3,072 Having no Past Due Balances is Better</p> <p>1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>
3531	<p>Amount of Past Due Balances on Accounts is \$3,073 to \$4,683 Having no Past Due Balances is Better</p> <p>1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations.</p> <p>3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.</p>

Attract Home 3.0 Expanded Reason Code Messages

3532	<p>Amount of Past Due Balances on Accounts is \$4,684 to \$7,670 Having no Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3533	<p>Amount of Past Due Balances on Accounts is \$7,671 or More Having no Past Due Balances is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The sum of past due amounts on accounts as reported by the creditor. This occurs when the monthly amount due has not been paid. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with delinquent payment history have more insurance losses. Missed payments indicate that you have difficulty meeting your credit obligations. 3. What can I do to improve this aspect of my score? Delinquent account activity will remain on your credit report for seven years. The insurance score may improve as you demonstrate your ability to manage your credit obligations in a satisfactory manner.
3534	<p>Total Number of Months Accounts Have Been Opened is Less Than a Month 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.
3535	<p>Total Number of Months Accounts Have Been Opened is 1 to 136 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <ol style="list-style-type: none"> 1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account on your credit report and adding them together. 2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses. 3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.

Attract Home 3.0 Expanded Reason Code Messages

3536	<p>Total Number of Months Accounts Have Been Opened is 137 to 579 Months 1572 to 1887 Total Number of Months Accounts Opened is Better</p> <p>1. What information is this message derived from? The score considers how long your credit history has been established by calculating the number of months since the opening date of each account and file and adding them together.</p> <p>2. How does this affect my insurance risk score? Insurance industry research shows that consumers with longer established credit histories have fewer losses.</p> <p>3. What can I do to improve this aspect of my score? The score will improve as the credit history ages. Consider keeping your oldest account active.</p>
3908	<p>Insufficient Information on Auto Financing Accounts Auto Financing Accounts are no Longer Active or they are Closed</p> <p>There are auto finance accounts on file but they indicate that they are closed or no longer active. An auto finance account is primarily from credit institutions such as GMAC, Ford Motor Credit, etc.</p>
3916	<p>Insufficient Information on Accounts Unable to Determine Active Status on Accounts</p> <p>There are accounts on file but the date open or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid.</p>
3918	<p>Insufficient Information on Accounts Accounts are no Longer Active</p> <p>There are accounts on file but they indicate that they are closed or no longer active.</p>
3919	<p>Insufficient Information on Accounts No Accounts on File</p> <p>There are no accounts on the credit report.</p>
3926	<p>Insufficient Information on Bank Revolving Accounts Unable to Determine Active Status of Bank Revolving Accounts</p> <p>There are no bank revolving accounts on file but the date open or date reported cannot be determined because it is either blank or invalid or the credit line amount or the balance amount is either blank or invalid. A bank revolving account is one such as a Visa, MasterCard, etc. type of account.</p>
3927	<p>Insufficient Information on Bank Revolving Accounts No Bank Revolving Accounts on File</p> <p>There are no bank revolving accounts on file. A bank revolving account is one such as a Visa, MasterCard, etc. type of account.</p>
3928	<p>Insufficient Information on Bank Revolving Accounts Bank Revolving Accounts are no Longer Active or they are Closed</p> <p>There are bank revolving accounts on file but they indicate that they are closed or no longer active. A bank revolving account is one such as a Visa, MasterCard, etc. type of account.</p>
3937	<p>Insufficient Information on Credit Union, S&L, Mortgage Accounts No Credit Union, S&L, Mortgage Accounts on File</p> <p>There are no credit union, savings and loan or mortgage accounts on file.</p>

Attract Home 3.0 Expanded Reason Code Messages

3966	<p>Insufficient Information on Sales Finance Accounts Unable to Determine Active Status on Sales Finance Accounts</p> <p>There are sales finance accounts on file but the date open or date reported is either missing or invalid or the outstanding balance amount is either blank or invalid. A sales Having no delinquent activity on file is better. Delinquencies stay on your credit report for seven years. A Chapter 7 bankruptcy remains on your credit report for 10 years.</p>
3968	<p>Insufficient Information on Sales Finance Accounts Sales Finance Accounts are No Longer Active or they are Closed</p> <p>There are sales finance accounts on file but they indicate they are closed or no longer active. A sales finance account is usually associated with high-ticket retail items such as furniture, stereo, piano, etc.</p>