

1 E C O A	2 W H O S E	3 C R E D I T O R	4 D A T E R E P O R T E D	5 D A T E O P E N E D		6 C R E D I T		8 P A S T D U E	9 M O R E V	10			11 S T A T U S
				DLA	ACCT TYPE	HIGH CREDIT OR LIMIT	BALANCE			30	60	90+	
B	B	WASHINGTON MUTUAL FA ACCT000014 History: 02/12; 211-0 Late Dates: 2/12-60, 1/12-30, 12/11-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	02/12	08/11 01/12	\$204000 MTG	\$203524 360 \$1549	\$3097	6	2	1	0	DELINQ 60 XP/TJ/EE	
B	B	WASHINGTON MUTUAL FA ACCT000015 History: 02/12; 110-0 Late Dates: 2/12-30, 1/12-30 SECOND MORTGAGE	02/12	08/11 02/12	\$51000 MTG	\$50924 360 \$482	\$481	6	2	0	0	DELINQ 30 XP/TJ/EE	
B	B	CHRYSLER FINANCIAL ACCT000012 History: 02/12; 0001110000 Late Dates: 11/11-30, 10/11-30, 9/11-30	02/12	05/11 02/12	\$25445 AUTO	\$23220 072 \$483	\$0	10	3	0	0	CUR WAS 30 XP/TJ/EE	

## 1. ECOA Codes

**A: Authorized user** - A joint account where the borrower is an authorized user, but has no contractual responsibility.

**I: Individual account** - An account solely for this borrower.

**B: Borrower's account** - An account solely for the borrower.

**C: Co-borrower's account** - An account solely for the co-borrower.

**J: Joint account** - An account for which both spouses are contractually liable.

**M: Maker** - An account where the borrower is primarily responsible, having a cosigner [or Co-maker] with no spousal relationship to assume liability if the borrower defaults.

**S: Co-maker** - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.

**P: Participating account** - A joint account for which contractual liability cannot be determined.

**T: Terminated** - A joint or co-signed account where the borrower is no longer associated with the account.

**X: Deceased** - The borrower has been reported deceased.

**U: Undesignated account** - An account that has not yet been designated.

## 2. WHOSE Codes

**B:** Account returns from repositories under borrower's name

**C:** Account returns from repositories under co-applicant's name

**J:** Account returns from the repositories under both applicant and co-applicant names

## 3. Creditor

This shows the name of the creditor that the borrower has an account with, as well as the **Account Number** beneath it.

Beneath the account number is the **History** field which details the

The **Late Days** field tells you the dates of late payments and the number of days they were past due.

#### 4. Date Reported

This is the date of the last report the creditor gave to the credit bureau.

#### 5. Date Opened and DLA

**Date Opened:** The date that the account was originally opened

**DLA:** This is the date of the last recorded activity on the account.

#### 6. High Credit or Limit and Account Types

**High Credit:** This is the highest amount borrowed on this account. This shows only if it is a charge account.

The **Account Type** is indicated by one of the following codes:

MTG: Mortgage

INST: Installation account

AUTO: Auto loan

COLL: Account in collections

REV: Revolving account

OPEN: Open account

EDU: Education account

COSI: Co-signer account

LEAS: Leasing account

#### 7. Balance and Terms

**Balance:** The amount of money owed on the account as of the last date reported.

**Terms:** The first number indicates # of months, and the second figure indicates the amount.

#### 8. Past Due

This is the amount that is past due on the account.

#### 9. Mo Rev

This field indicates the number of months this account has been reviewed by the bureau.

#### 10. Past 30 60 90 Days

These fields indicate how many times the account has been 30, 60, or 90 days past due.

#### 11. Account Source and Status

The **Account Source** describes which of the three bureaus the tradeline data is from.

The **Account Status** is indicated by one of the codes below:

**AS AGREED** - current/as agreed

**BANKRUPTCY** - bankruptcy

**CHARGE OFF** - charge off  
**CLOS NP AA** - Closed/Not paid as agreed  
**CLOSED** - closed account  
**CO NOW PAY** - now paying/was charge off  
**COLLECTION** - placed for collection  
**CRCDLOST** - credit card lost  
**CUR WAS 120+** - current was 120+  
**CUR WAS 30** - current was 30  
**CUR WAS 60** - current was 60  
**CUR WAS 90** - current was 90  
**CUR WAS BK** - current was bankruptcy  
**CUR WAS COLL** - current was collection  
**CUR WAS FORE** - current was foreclosure  
**CUR WAS REPO** - current was repossessions  
**CURRENT** - current  
**DEFRD PAY** - payment deferred  
**DELETED** - deleted  
**DELINQ 120+** - 120+ days  
**DELINQ 30** - 30 days  
**DELINQ 60** - 60 days  
**DELINQ 90** - 90 days  
**FORECLOS** - foreclosure  
**GOV CLAIM** - Claim filed with government for insured portion of balance on loan  
**INACTIVE** - inactive  
**NO STATUS** - no status  
**PAID** - paid account  
**PAID CHGOFF** - paid was charge off  
**PAID COLL** - Paid was collection  
**PAID FORE** - paid was foreclosure  
**PAID REPO** - paid was repossession  
**PAY PLAN** - paying under payment plan  
**PD WAS 120+** - paid was 120+  
**PD WAS 30** - paid was 30  
**PD WAS 60** - paid was 60  
**PD WAS 90** - paid was 90  
**REPOSESS** - repossession  
**SCNL** - Cannot locate consumer  
**SETTLED** - settled  
**TOO NEW RT** - too new to report  
**TRANSFERRED** - transferred account  
**VOL SUR** - voluntary surrender

**Rating Code Status':**

Your credit report can also be configured to use Rating Code Status' which will take the place of the Account Status Codes above. It is up to your administrator to configure your report layout to use R

I = Installment  
R = Revolving  
M = Mortgage  
O = Open Account  
C = Closed

1 = as agreed  
2 = 30 day late  
3 = 60 day late  
4 = 90 day late  
5 = 120+ day late, settled  
7 = BK  
8 = repo/foreclosure  
9 = charge off/collection