

Credit Report Legend

ECOA A B	WHOSE B	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
		DLA	ACCT TYPE	TERMS							SOURCE	
		CENTRAL BANK 23802654388	06/96	12/93	\$22350	\$11050	\$465	31	1	0	0	DELINQ 30
		Late Dates: 6/96-30		05/96	AUTO	048\$465						XP

Callouts:

- Please see charts below
- Creditor/Account #: Name of the account as reported by the credit bureaus, and immediately below the account #
- Opened: The date the account was originally opened
- High Credit: The highest amount borrowed on this account, of the credit limit if a charge acct.
- Balance: The amount of money owed on the acct. as of the date reported charge account
- # of times the account has been past due (30, 60, 90 days)
- Status: Indicates current status of account. See table below
- Late Dates: Dates of late payments and # of days past due
- Reported: The date of the last report to the credit bureau by the creditor
- Last Activity: The date if the last activity on the account
- Type: Type of account. See chart below
- Terms: The first # indicates the # of mths; the 2nd figure indicates the amount
- Past Due: Amount past due on acct.
- MO: # of mths reviewed
- Source: Bureau(s) reporting on the account

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.
- J: Joint account - An account for which both spouses are contractually liable.
- M: Marker - 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 cosigned 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.

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 name

Account Type

- MTG: Mortgage
- INST: Installation account
- AUTO: Auto loan
- CRCD: Credit card
- COLL: Account in collections
- REV: Revolving account
- OPEN: Open account
- EDU: Education account
- COSI: Co-signer account
- LEAS: Leasing account

Account Status

NO STATUS - no status
CRCDLOST - credit card lost
INACTIVE - account inactive
DELETED - account deleted from report by credit agency
AS AGREED - current/as agreed
CUR WAS 30 - account was late more than 30 days previously and is now current
CUR WAS 60 - account was late more than 60 days previously and is now current
CUR WAS 90 - account was late more than 90 days previously and is now current
CUR WAS 120 - account was late more than 120 days previously and is now current
CUR WAS COLL - account was previously in collection and is now current
CUR WAS REPO - account was previously in repossession and is now current
CUR WAS BK - account was previously in bankruptcy and is now current
CUR WAS FORE - account was previously in foreclosure and is now current
PAID - account closed and paid off
CLOSED - closed account
TRANSFERRED - transferred account
PD WAS 30 - account was late more than 30 days previously and is now paid and closed
PD WAS 60 - account was late more than 60 days previously and is now paid and closed
PD WAS 90 - account was late more than 90 days previously and is now paid and closed
PD WAS 120+ - account was late more than 120 days previously and is now paid and closed
DELINQ 30 - account currently late more than 30 days
DELINQ 60 - account currently late more than 60 days
DELINQ 90 - account currently late more than 90 days
DELINQ 120+ - account currently late more than 120 days
BANKRUPTCY - bankruptcy account
PAY PLAN - account paying under payment plan
REPOSESS - repossession
FORECLOS - foreclosure
SETTLED - settled
VOL SUR - voluntary surrender
CHARGE OFF - charge off
COLLECTION - placed for collection
PD COLL - paid collection
PD WAS REPO - paid was repossession
PD CHG OFF - paid was charge off
PD FORECLO - paid was foreclosure
CO NOW PAY - now paying/was charge off
GOV CLAIM - claim filed with government for insured portion of balance on loan
CLOS NP AA - closed/not paid as agreed
SCNL - cannot locate consumer

Rating Code Status

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 = settled
7 = BK
8 = repo/foreclosure
9 = chargeoff/collection