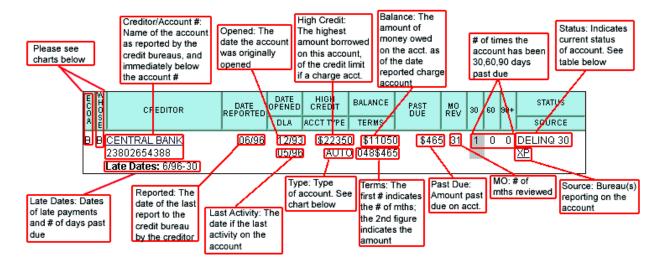


How to Read a Credit Report



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 Ioan 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 reposession 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