



How to Read a Credit Report

CREDIT SCORE	CFEDTOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	# of times the account has been past due			STATUS
			DLA	ACCT TYPE	TERMS	30	60	90+	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

Annotations:

- Please see charts below:** Points to the CREDIT SCORE column.
- 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 past due.
- 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:** Months 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