

CREDIT REPORT CODES and DEFINITIONS

ECOA INQUIRY AND ACCOUNT DESIGNATORS

A	=	Authorized user of shared account. Does not have responsibility for the account.
B	=	On behalf of another person. The subject has financial responsibility for an account which is used exclusively by another person.
C	=	Co-maker contractual liability
I	=	Individual account for sole use of customer
J	=	Joint contractual liability
M	=	Account for which subject is liable, but co-signer has liability if the maker defaults.
P	=	Participant in shared account which cannot be distinguished as C or A
S	=	Account for which subject is co-signer and becomes liable if maker defaults.
T	=	Relationship with account terminated.
U	=	Undesignated, or unknown.
X	=	Deceased
Z	=	Creditor reports as included in a bankruptcy

TYPE OF ACCOUNT

C	=	Check credit (line of credit)
I	=	Installment
M	=	Mortgage
O	=	Open account
R	=	Revolving
Z	=	Reported as included in Bunkruptcy

DATE REPORTED CODES

A	=	Information reported automatically on accounts receivable tapes by credit grantor
M	=	Information reported in paper form by credit grantor and manually entered by bureau.
V	=	The credit reporting agency verbally or in writing contacted the credit grantor to obtain the updated information.

STATUS OF ACCOUNT

Current Manner of Payment (using payments past due or age from due date)	Type of Account
Too new to rate: approved but not used	0
Pays (or paid) within 30 days of payment due date, or not over one payment past due	1
Pays (or paid) in more than 30 days from the payment due date, but not more than 60 days, or not more than two payments past due	2
Pays (or paid) in more than 60 days from the payment due date, but not more than 90 days, or not more three payments past due	3
Pays (or paid) in more than 90 days from the payment due date, but not more than 120 days, or four payments past due	4
Pays (or paid) in more than 120 days, or five or more payments past due	5
Making regular payments under debtor's plan or similar arrangement	7
Repossession. (Indicate if it is a voluntary return of merchandise by the consumer)	8
Bad Debt	9