

## 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

<b>Current Manner of Payment (using payments past due or age from due date)</b>	<b>Type of Account</b>
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