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[www.icscredit.com](http://www.icscredit.com)

*This document is provided only to assist new users in reading an **Experian Credit Report**. It is not intended to be authoritative, and may not reflect the most current information available.* Definitions that may be helpful for purposes of this report:

Consumer: An individual with credit history.

Subscriber: A business that subscribes to Experian's credit reporting services. An inquiring subscriber accesses credit information on a consumer for a legitimate business purpose to determine credit worthiness.

Tradeline: A credit account reported on a consumer credit report.

### Personal Information

NAME – Includes similar names such as aliases, maiden, previous surnames or nicknames associated with the consumer's file.

DATE OF BIRTH – consumer's year or date of birth; the date of birth is not required to access a credit report

SOCIAL SECURITY NUMBER – Includes the consumer's social security number and other social security numbers reported on the consumer's file in descending order based on the number of occurrences reported. Asterisk denotes any SSN not matching on inquiry. SSN is different than input message is used to indicate that there is more than one SSN number linked to this file on the Experian data base. In most cases it is simply a typographical error made when the lender input the application or account information. It could be that the number belongs to a joint account holder, particularly a family member or friend that may have cosigned for or shared an account with the consumer.

ADDRESS – consumer's address including the time frame reported and the number of times reported. Last Sub provides the Experian account number for the last subscriber reporting the consumer at that current address. Up to two previous addresses with the time frame reported and the number of times reported may display on the report. An asterisk preceding any address indicates the address was not entered on inquiry.

### Employment

Employer's name and address – Includes the date reported, last updated and origination source (how the information was reported). Employment is not required to access a credit report.

### Scoring

Score Model: FICO V2 - The score range for this model is 300 – 850. The highest percentage (27%) of the population ranges from 750-799. A general guide for report ranges:

Excellent = 750 – 840+

Good = 749 – 660

Fair = 659 – 620

Poor = 619 – 340

A credit score is a three-digit number that summarizes the historical credit information on a credit report. The number reflects the likelihood that a consumer will become delinquent on a loan or a credit obligation in the future. Scores are calculated from different credit data in the credit report. This data can be grouped into five categories: Types of Credit in Use; New Credit; Length of Credit History; Amounts Owed; and Payment History. Many score factors or reasons are used to determine the score. Some of the factors that had the greatest impact on the score are listed on the credit report. See table on page 5 for a complete list of score factors.

If a score cannot be obtained, an exclusion message may appear on a credit report:

9001	Score not available due to report of "deceased" status. The profile report contains one or more tradelines with a code indicating the consumer is deceased.
9002	Score not available due to model exclusion criteria. The profile report does not contain any tradelines which satisfied both of the following: 1) status date within the last six months, or a balance within the last six months if the status code is not a current account 2) does not contain disputed information
9003	Score not available due to lack of credit history. The profile report does not contain any tradelines which have been open for a least six months
9999	No Record Found

### Profile Summary

This section is an overall summary of the applicant's credit history.

Public Records	Number of bankruptcies, liens and civil actions against a consumer
Tradelines	Total number of accounts reported to Experian. Not all companies report their accounts. Each listing contains information about one specific account.
Satis Accts	Number of accounts that are satisfactory
Inqs/6 MO	Number of inquiries on the credit file during the past six months
Dispd Accounts	Number of disputed accounts
Paid Accounts	Number of paid accounts
Inquiries	Total number of inquiries on the credit file
Oldest Trade	Date the oldest account on the report was opened
Now Del/Drg	Number of accounts currently delinquent (at least 30 days but less than 180 days) or derogatory (more than 180 days late).
Was Del/Drg	Number of accounts that have been delinquent (at least 30 days but less than 180 days late) or derogatory (more than 180 days late).
# Derog Months	Total number of months account was more than 180 days late.
30 day delinq	Total number of times accounts were 30 days delinquent
60 day delinq	Total number of times accounts were 60 days delinquent
90 day delinq	Total number of times accounts were 90 days delinquent

Summary of Accounts by Category:

Type	Revolving	Credit automatically available up to a predetermined maximum limit as long as the consumer makes regular payments.
	Installment	Credit accounts in which the debt is divided into amounts to be paid successively at specified intervals. Fixed payment type accounts such as car loans and education loans.
	Real Estate	Mortgage Loans, Home Equity Line of Credit
High	Highest balance on an account	
Limit	Amount of loan or line of credit established by category; highest amount consumer can owe by category	
Balance	Total value of current balance by category	
Past Due	Total value of past due amounts by category	
Payment	Total value of scheduled payments by category	
% Available	% of credit available by category	

## Public Records

Listing of public record information against the consumer - includes bankruptcies, liens and civil actions. See public records glossary on page 6.

Date Filed/\$ Amount	Original filing date with court/Amount of public record
Type/Plaintiff	Type of public record, Status and date if status is satisfied, released, vacated, discharged or dismissed/Plaintiff's name if applicable
Reference/Paid	Certificate or docket number/Amount paid
Court/Court Code	Reporting court's name/Reporting court's number

The following sections provide details for each account. The information is sorted into categories by type of account. A highlighted tradeline indicates that information needs further review. Any or all of the following information may appear. The information is submitted by reporting subscribers.

## Revolving Accounts Installment Accounts Other Accounts

Acc Name/Address	Name, address of credit and details about the account	
	Acct	account number
	Subcode	Experian Subscriber ID code - An Experian subscriber is a business that subscribes to Experian's credit reporting services.
	KOB	Kind of Business – see table on page 7
	Status	Payment status comments reflect the payment history of the account as of the balance date. Example: CHARGEOFF, CURR ACCT, COLLACCT. Special comments may include additional information related to type of account or status of account. See account conditions table on page 8.
	Loan Type	Type of Account – see table on page 9 - purpose type of account
Status/ ECOA/ Condition	The date the account first reached the present status level Code describing consumer's association to the account per the Equal Credit Opportunity Act - see table on page 10 Indicates the state of the account – see table on page 10	
BALDT/ OPEN/ LSTPD/ DEL (1 <sup>st</sup> ,2 <sup>nd</sup> ,Max)	Balance date is the date last reported for open accounts and accounts with a zero balance; and the date paid for paid accounts. Date the account was opened Date of consumer's last payment on the account Date for 1 <sup>st</sup> and 2 <sup>nd</sup> time delinquent; Highest number of times an account was delinquent	
Amt1/Amt2	Amount of the loan or credit established. Two amounts may display. "L" indicates the \$ limit and "H" indicates the highest balance. May include if the amount is an original loan (O), initial charge-off (C) or unknown (blank)	
Current Status	Pmt/Term	Payment amount the consumer is scheduled to pay on the account/Terms of account
	\$Bal	Current balance on the account
	\$Past Due	Amount past due for the account
Hist Status	Consumer's payment history during the past 25 months beginning with the month represented by the balance date.	
	Mths  30 60 90	Months reviewed indicates the total number of months history has been maintained for the account. Number of times account was 30, 60 or 90 days late Displays status of account for each month up to 25 months
Rating	Summary of the account. The first digit reiterates the type of account (revolving, installment, etc). The second digit features the last payment status code reported. See table on page 10.	

### Inquiries

Inquiries indicate that a credit profile report was received on that date by the subscriber listed.

Inquiry Date	Date of inquiry
Subscriber/Acc#	Name of creditor requesting report
Subcode/KOB	Experian Subscriber ID code (see table on page 7)/Kind of Business (see table on page 8)
Amt/Type/Terms	Amount of Loan/Type of Loan/Term of Loan as input by the inquiring creditor

### Messages

The message section may include general consumer statements, informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

Consumer Assistance Referral:

EXPERIAN  
701 Experian Parkway  
P O Box 2002  
Allen, TX 75013  
888-397-3742

END OF REPORT - EXPERIAN

**FAIR ISAAC CREDIT BUREAU RISK SCORE REASON CODES – For Reference Only**

Reason Statement	Equifax (Beacon)	Trans Union (Classic 04)	Experian (FICO V2)
Amounts owed on accounts is too high	01	01	01
Level of delinquency on accounts	02	02	02
Too few bank revolving accounts			03
Proportion of loan balances to loan amounts is too high	33	33	33
Too many bank or national revolving accounts	04		04
Lack of recent installment loan information	32	04	32
Too many accounts with balances	05	05	05
Too many consumer finance accounts	06	06	06
Account payment history is too new to rate	07	07	07
Too many inquiries last 12 months	08	08	08
Too many accounts recently opened	09	09	09
Proportion of balance to credit limits too high on bank revolving or other revolving accounts	10	10	10
Amount owed on revolving accounts is too high	11	11	11
Length of time revolving accounts have been established	12	12	12
Time since delinquency too recent or unknown	13	13	12
Length of time accounts have been established	14	14	14
Lack of recent bank revolving information	15	15	15
Lack of recent revolving account information	16	16	16
No recent non-mortgage balance information	17	17	17
Number of accounts with delinquency	18	18	18
Too few accounts currently paid as agreed	19	27	19
Date of last inquiry too recent		19	
Length of time since derogatory public record or collection is too short	20	20	20
Amount past due on accounts	21	21	21
Number of bank or national revolving accounts with balances	23		
No recent revolving balances	24	24	24
Length of time installment loans have been established			36
Number of revolving accounts			26
Number of established accounts	28	28	28
No recent bankcard balances			29
Time since most recent account opening is too short	30	30	30
Too few accounts with recent payment information	31		31
Amount owed on delinquent accounts	34	31	34
Length of time open installment loans have been established			36
Number of consumer finance company accounts established relative to length of consumer finance history		37	
Serious delinquency and public record or collection filed	38	38	38
Serious delinquency	39	39	39
Derogatory public record or collection filed	40	40	40
Lack of recent auto loan information			98
Length of time consumer finance company loans have been established		98	
Lack of recent auto loan information			97
Lack of recent consumer finance company account information			99

## Public record glossary

Account conditions	Explanation
<b>BK 7-PETIT</b>	Petition Chapter 7 Bankruptcy (liquidation)
<b>BK 7-DISCHG</b>	Discharged Chapter 7 Bankruptcy (liquidation)
<b>BK 7-DISMIS</b>	Dismissed Chapter 7 Bankruptcy (liquidation)
<b>BK 11-PETIT</b>	Petition Chapter 11 Bankruptcy (reorganization)
<b>BK 11-DISCHG</b>	Discharged Chapter 11 Bankruptcy (reorganization)
<b>BK 11-DISMIS</b>	Dismissed Chapter 11 Bankruptcy (reorganization)
<b>BK 12-PETIT</b>	Petition Chapter 12 Bankruptcy (adjustment of debt—family farmer)
<b>BK 12-DISCHG</b>	Discharged after completion Chapter 12 Bankruptcy (adjustment of debt—family farmer)
<b>BK 12-DISMIS</b>	Dismissed Chapter 12 Bankruptcy (adjustment of debt—family farmer)
<b>BK 13-PETIT</b>	Petition Chapter 13 Bankruptcy (adjustment of debt)
<b>BK 13-DISCHG</b>	Discharged/completed Chapter 13 Bankruptcy (adjustment of debt)
<b>BK 13-DISMIS</b>	Dismissed Chapter 13 Bankruptcy (adjustment of debt)
<b>CH SUP JUDG</b>	Child support delinquency judgment
<b>CH SUP SATIS</b>	Child support delinquency judgment satisfied
<b>CIV CL JUDG</b>	Civil claim judgment
<b>CIV CL SATIS</b>	Civil claim judgment satisfied
<b>CIV CL VACAT</b>	Civil claim judgment vacated either before or after it has been satisfied
<b>CITY LIEN</b>	City tax lien
<b>CITY LN REL</b>	City tax lien released
<b>COUNTY LIEN</b>	County tax lien
<b>CO LIEN REL</b>	County tax lien released
<b>FED TAX LIEN</b>	Federal tax lien
<b>FED TAX REL</b>	Federal tax lien released
<b>MECH LIEN</b>	Mechanic's lien
<b>MECH LN REL</b>	Mechanic's lien released
<b>SM CL JUDGMT</b>	Small claims judgment
<b>SM CL SATIS</b>	Small claims judgment satisfied
<b>SM CL VACAT</b>	Small claims judgment vacated either before or after it has been satisfied
<b>STATE TX LN</b>	State tax lien
<b>STATE TX REL</b>	State tax lien released
<b>SUIT DISMISS</b>	Suit dismissed or discontinued
<b>SUIT FILED</b>	Suit filed
<b>WAGE ASSIGN</b>	Wage assignment
<b>W/A RELEASED</b>	Wage assignment released

## Kind of business codes

<b>AB</b> Auto rental	<b>GZ</b> Groceries—non-specific	<b>PA</b> Accountants & related svcs	<b>UT</b> Local telephone svc provider
<b>AC</b> Auto leasing	<b>HA</b> Appliance sales & service	<b>PB</b> Barber & beauty shops	<b>UV</b> Home security company
<b>AF</b> Farm implement dealers	<b>HC</b> Carpets & floor coverings	<b>PC</b> Equipment leasing	<b>UW</b> Wireless telephone service provider
<b>AL</b> Truck dealers	<b>HD</b> Interior decorators/designers	<b>PD</b> Dry cleaning/laundry/related	<b>UZ</b> Utilities & fuel—non-specific
<b>AN</b> Automobile dealers, new	<b>HE</b> Home furnishings stores	<b>PE</b> Engineering/all kinds	<b>VC</b> City and county
<b>AP</b> Automotive parts	<b>HF</b> Home furnishings stores	<b>PF</b> Florists	<b>VF</b> Federal government
<b>AR</b> Auto repair, body shops	<b>HM</b> Music & record stores	<b>PG</b> Photographers	<b>VK</b> Child support services
<b>AS</b> Service stations	<b>HR</b> Furniture rentals	<b>PH</b> Health & fitness clubs	<b>VL</b> Law enforcement
<b>AT</b> TBA stores, tire dealers	<b>HT</b> TV & radio sales & service	<b>PI</b> Detective service	<b>VS</b> State government
<b>AU</b> Automobile dealers, used	<b>HZ</b> Home furnishings—non-specific	<b>PL</b> Legal and related services	<b>VX</b> Court codes
<b>AZ</b> Automotive—non-specific		<b>PM</b> Check cashing services	<b>VZ</b> Government—non-specific
		<b>PN</b> Restaurants/concessions	
<b>BB</b> All banks—non-specific	<b>IG</b> General insurance	<b>PP</b> Pest control	<b>WA</b> Automotive supplies
<b>BC</b> Bank credit cards	<b>IL</b> Life insurance	<b>PR</b> Country clubs	<b>WB</b> Building supplies/hardware
<b>BI</b> Bank—installment loans	<b>IZ</b> Insurance—non-specific	<b>PS</b> Employment screening	<b>WC</b> Clothing and dry goods
<b>BM</b> Bank—mortgage department		<b>PZ</b> Personal service (non-medical)—non-specific	<b>WD</b> Drugs, chem & related goods
<b>BN</b> Industrial bank	<b>JA</b> Jewelers		<b>WG</b> Wholesale grocery and related products
<b>BO</b> Co-op bank	<b>JP</b> Computer sales & service	<b>QZ</b> Mail order houses—non-specific	<b>WH</b> Home furnishings
<b>BS</b> Savings bank	<b>JV</b> Video tape rental & sales		<b>WM</b> Machinery, equip supplies
	<b>JZ</b> Jewelry, cameras & computers—non-specific	<b>RA</b> Apartments	<b>WP</b> Credit card processors
<b>CG</b> General clothing store		<b>RC</b> Office leasing	<b>WZ</b> Wholesale—non-specific
<b>CS</b> Specialty clothing store	<b>KG</b> General contractors	<b>RD</b> Mobile home dealers	
<b>CZ</b> Clothing store—non-specific	<b>KI</b> Home improvement contr	<b>RE</b> Real estate sales & rentals	<b>XD</b> Direct mail list services
<b>DC</b> Complete department stores	<b>KS</b> Sub-contractors	<b>RH</b> Hotels	<b>XL</b> List processing vendors
<b>DV</b> Variety stores	<b>KZ</b> Contractors—non-specific	<b>RM</b> Motels	<b>XM</b> Media
<b>DZ</b> Dept & variety stores—non-specific	<b>LA</b> Air cond/heat/plumb/elec sls	<b>RP</b> Mobile home park	<b>XZ</b> Advertising—non-specific
	<b>LF</b> Fixture & cabinet suppliers	<b>RR</b> Property & property mgmt co	
<b>EB</b> Business education	<b>LP</b> Paint, glass, wallpaper store	<b>RZ</b> Real estate/public accom—non-specific	<b>YA</b> Collection dept—ACB Cr Bur
<b>EC</b> Colleges	<b>LZ</b> Lumber/bldg material/hardware—non-specific		<b>YB</b> Collection dept—bank
<b>EL</b> Student loans		<b>SA</b> Aircraft sales & service	<b>YC</b> Other collection agencies
<b>ET</b> Technical education	<b>MA</b> Animal hospitals	<b>SB</b> Boats & marinas sales & service	<b>YD</b> Collection dept—dept store
<b>EU</b> Universities	<b>MB</b> Dentists	<b>SM</b> Motorcycles & bicycles sales & service	<b>YF</b> Collection dept—loan co
<b>EV</b> Vocational & trade schools	<b>MC</b> Chiropractors	<b>SZ</b> Sporting goods—non-specific	<b>YL</b> Collections attorney
<b>EZ</b> Education—non-specific	<b>MD</b> Doctors		<b>YZ</b> Collections—non-specific
	<b>MF</b> Funeral homes	<b>TC</b> Farm chem & fertilizer stores	<b>ZA</b> Auto reseller
<b>FA</b> Auto financing companies	<b>MG</b> Medical group	<b>TF</b> Feed and feed stores	<b>ZB</b> Credit report brokers
<b>FB</b> Mortgage brokers	<b>MH</b> Hospitals and clinics	<b>TN</b> Nursery & landscaping	<b>ZC</b> Credit bureaus
<b>FC</b> Credit unions	<b>MM</b> Cemeteries	<b>TZ</b> Farm & garden supplies/services—non-specific	<b>ZD</b> Direct to consumer reseller
<b>FD</b> Bail bonds	<b>MO</b> Osteopaths		<b>ZE</b> Employment reseller
<b>FF</b> Sales financing companies	<b>MP</b> Pharmacies & drug stores	<b>UA</b> Water utilities/bottled water	<b>ZF</b> Finance reseller
<b>FI</b> Investment firms	<b>MS</b> Optometrists & optical outlets	<b>UC</b> Cable TV providers	<b>ZI</b> Insurance reseller
<b>FL</b> Savings & loans—mortgage	<b>MV</b> Veterinarians	<b>UD</b> Garbage & rubbish disposal	<b>ZL</b> Leasing & rental reseller
<b>FM</b> Mortgage companies	<b>MZ</b> Medical & related health—non-specific	<b>UE</b> Electric light & power co	<b>ZM</b> Manufacturing
<b>FP</b> Personal loan companies		<b>UF</b> Fuel oil distributors	<b>ZP</b> Personal service reseller
<b>FR</b> Mortgage reporters	<b>NA</b> Airlines	<b>UG</b> Gas co, natural & bottled	<b>ZR</b> Retail not elsewhere classified
<b>FS</b> Savings & loan companies	<b>ND</b> Credit card—dept store	<b>UH</b> Coal & wood suppliers	<b>ZS</b> Svcs not elsewhere classified
<b>FT</b> Investment securities	<b>NF</b> Credit card—finance co	<b>UL</b> Long distance phone co	<b>ZT</b> Tenant screeners reseller
<b>FU</b> Bulk purchase finance	<b>NS</b> Credit card—savings & loan	<b>UO</b> Online/internet services	<b>ZW</b> Wholesale not elsewhere classified
<b>FW</b> Bulk purchase finance—general	<b>NU</b> Credit card—credit union	<b>UP</b> Cellular & paging services	
<b>FZ</b> Finance companies—non-specific	<b>NZ</b> Natl credit card/airlines—non-specific	<b>UR</b> Waste recycling/handlers	<b>ZY</b> Collection reseller
		<b>US</b> Satellite TV/direct broadcast providers	<b>ZZ</b> All others not elsewhere classified
<b>GD</b> Dairies	<b>OC</b> Oil company credit cards		
<b>GN</b> Neighborhood grocers	<b>OZ</b> Oil companies—non-specific		
<b>GS</b> Supermarkets			

## Account conditions

Account condition	Code	Explanation	Account condition	Code	Explanation
BK7PET	A	Petitioned for Chapter 7 Bankruptcy	CHARGOFF	97*	Unpaid balance reported as a loss by the credit grantor
BK11PET	B	Petitioned for Chapter 11 Bankruptcy	CLOSED	A3*	Closed account
BK12PET	C	Petitioned for Chapter 12 Bankruptcy	COLLACCT	93*	Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department
BK13PET	D	Petitioned for Chapter 13 Bankruptcy	CRCDLOST	03	Credit card lost or stolen
BK7DISC	E	Discharged through Chapter 7 Bankruptcy	DECEASED	21*	Consumer reported as deceased
BK11DISC	F	Discharged through Chapter 11 Bankruptcy	DEEDLIEU	89*	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage
BK12DISC	G	Discharged through Chapter 12 Bankruptcy	FORECLOS	94*	Credit grantor reclaimed collateral to settle defaulted mortgage
BK13DISC	H	Discharged through Chapter 13 Bankruptcy	FOREPROC	87*	Foreclosure proceeding started
BK7DISM	I	Dismissed Chapter 7 Bankruptcy	GOVCLAIM	88*	Claim filed with government for insured portion of balance on loan
BK11DISM	J	Dismissed Chapter 11 Bankruptcy	INACTIVE	A4	Inactive account
BK12DISM	K	Dismissed Chapter 12 Bankruptcy	INSCCLAIM	92*	Claim filed for insured portion of the balance
BK13DISM	L	Dismissed Chapter 13 Bankruptcy	OPEN	A1	Open account
BK7W/D	M	Withdrawn Chapter 7 Bankruptcy	PAID	A2	Paid account/zero balance
BK11W/D	N	Withdrawn Chapter 11 Bankruptcy	PDBYDLER	66*	Credit grantor paid by the company who originally sold the merchandise
BK12W/D	O	Withdrawn Chapter 12 Bankruptcy	REFINANC	10	Account renewed or refinanced
BK13W/D	P	Withdrawn Chapter 13 Bankruptcy	REPOSSES	96*	Merchandise was taken back by credit grantor/there may be a balance due
BKREAFF	R	Reaffirmation of debt	SCNL	98*	Credit grantor cannot locate consumer
BK7RESC	V	Reaffirmation of debt rescinded Chapter 7 Bankruptcy	SCNL LOC	85	Consumer now located/was credit grantor could not locate consumer
BK11RESC	W	Reaffirmation of debt rescinded Chapter 11 Bankruptcy	SETTLED	68	Account legally paid in full for less than the full balance
BK12RESC	X	Reaffirmation of debt rescinded Chapter 12 Bankruptcy	TRANSFER	05	Account transferred to another office
BK13RESC	Y	Reaffirmation of debt rescinded Chapter 13 Bankruptcy	TRMDFALT	91*	Early termination by default of original terms of lease or sales contract
BKADJPLN	69*	Debt included in or discharged through Chapter 13 Bankruptcy	VOLUSURR	95*	Voluntary surrender
BKLIQREO	67*	Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy			

\*An asterisk indicates there may be a need for further review  
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## Purpose type of account

Short name	Type code	Explanation	Short name	Type code	Explanation
AGR	7B	Agriculture	H/I	04	Home improvement loan
AUL	3A	Auto lease	HHG	22	Secured by household goods
AUT	00	Auto loan	I/L	78	Installment loan
ATY	95	Attorney fees	INS	49	Insurance underwriting
BCC	8A	Business credit card—revolving terms	ISC	06	Installment sales contract
BMP	85	Bimonthly mortgage payment—terms in years	LBP	1B	Legitimate business purpose
BPG	9B	Business line—personally guaranteed	LEA	13	Lease
BUS	10	Business loan—personally guaranteed	LPI	1A	Lender placed insurance
C/C	15	Check, credit or line of credit	LIC	3C	Licensing
C/G	98	Credit granting	M/H	17	Manufactured home
C/M	6B	Commercial mortgage—terms in years	MED	90	Medical debt
C/S	93	Child support	MRI	86	Automated mortgage reporting
CCP	37	Combined credit plan—revolving terms	NCS	21	Note loan with cosigner
CEL	4D	Telecommunications/cellular	NTE	20	Note loan
CGA	6C	Credit granting—possible additional offers	P/S	03	Partially secured loan
CHG	07	Revolving charge account	PHG	1C	Purchase of household goods
CIL	6A	Commercial installment loan	PPI	83	Prescreen/extract post prescreen inquiry
CKG	96	Checking account	R/C	26	Conventional real estate mortgage including purchase money and first mortgage—terms are in years
CLC	7A	Commercial line of credit—revolving terms	R/E	08	Real estate, specific type unknown—terms in years
CLS	47	Credit line secured—revolving terms	R/F	19	FHA real estate mortgage—terms in years
COL	48	Collection department/agency/attorney	R/O	27	Real estate mortgage—with/without other collateral usually a 2nd mortgage—terms in months
CON	91	Debt consolidation	R/S	5B	Second mortgage—terms in years
COS	14	Cosigner (not borrower)	R/V	25	VA real estate mortgage—terms in years
CRC	18	Credit card	RCK	77	Returned check
CSA	5C	Checking or savings—possible additional offers	REC	11	Recreational merchandise loan
CSL	0F	Construction loan	REN	29	Rental agreement
D/C	43	Debit Card	RES	5A	Real estate—jr liens/non-purchase money first—terms in years
DCS	34	Debt counseling service	S/S	94	Spouse support
DEP	8B	Deposit related	SCC	2A	Secured credit card—revolving terms
EDU	12	Educational loan	SAA	7C	Service activation—possible additional offers
EXM	33	Manual mortgage	SCO	09	Loan secured by cosigner
F/C	16	FHA cosigner (not borrower)	SDL	68	Government secured direct loan
F/S	50	Family support	SEC	02	Secured loan
FCO	0C	Factoring company	SGL	66	Government secured guaranteed loan
FHA	05	FHA home improvement loan	SHI	9A	Secured home improvement
FMH	2C	Real estate mortgage, Farmers Home Administration (FMHA)—terms in years	SMP	87	Semimonthly mortgage payment—terms in years
G/B	75	Government benefit	SUM	30	Summary of accounts with same status
G/F	71	Government fine	TSL	0A	Time share loan
G/G	69	Government grant	UDL	67	Government unsecured direct loan
GEA	73	Government employee advance	UGL	65	Government unsecured guaranteed loan
GFS	72	Government fee for service	UNK	31	Unknown—extension of credit, review or collection
GMD	74	Government miscellaneous debt	UNS	01	Unsecured loan
GOP	70	Government overpayment	UTI	92	Utility company
H + O	23	Secured by household goods/other collateral	ZZZ	ZZ	Instant update
H/E	89	Home equity line of credit—revolving terms			
HEI	6D	Home equity			

## ACCOUNT STATUS CODES

The following codes reflect the status of the account	
C	Current
N	Current account/zero balance-no update reported
0	Current account/zero balance-update reported
1	30 days past the due date
2	60 days past the due date
3	90 days past the due date
4	120 days past the due date
5	150 days past the due date
6	180 days past the due date
7	Wage Earner Plan, Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
8	Derogatory – example: foreclosure proceeding, deed in lieu, repossession, voluntary surrender
9	Collection, Chargeoff, Insurance Claim, Chapter 7, 11 or 12 Bankruptcy (petitioned discharged, reaffirmation of debt rescinded)
G	Collection
H	Foreclosure
J	Voluntary Surrender
K	Repossession
L	Charge-Off
B	Account condition change, payment code not applicable
- (Dash)	No history reported for that month
Blank	No history maintained; see payment status comment
Rating	The first digit reiterates the type of account (Revolving, Installment, Unrated, etc.). The second digit features the last payment status code reported (refer to status codes in this table).

## ECOA CODES

Code describing consumer's relationship to the account per the Equal Credit Opportunity Act	
1 or B or I = Borrower	This individual has contractual responsibility for this account and is primarily responsible for its payment.
8 or C = Co-Borrower	This individual is contractually obligated to repay all debts on this account. There are other people associated with this account that may or may not have responsibility.
5 or S = Shared	This individual has guaranteed this account and assumes responsibility should the signer default.
2 or J = spouse 4 or P = non spouse	Joint with spouse or non spouse - This individual is obligated to repay debts arising on this account.
3 or A = Authorized user	This individual is an authorized user of this account; another individual has contractual responsibility.
7 or M = Maker (signer)	This individual is responsible for this account, which is guaranteed by a co-maker (co-signer).
0 or U = Undesignated	No details available; reported by bureau only
9 or T	Terminated Account
X	Deceased