

HOW TO READ A CREDIT REPORT

Credit data is coded differently by each repository. For your convenience, we've standardized the codes used in our credit reports regardless of the repository supplying the data.

These Reference Tables are useful when reviewing tradelines, collections and public records.

Reference Tables

Payment Status Codes

00	Not used, too new to rate or unclassified
01	Current or paid according to terms
02	30-59 days past due
03	60-89 days past due
04	90-119 days past due
05	120 + days past due
07	Making regular payments under a wage earner plan or similar arrangement
08	Repossession
09	Bad debt placed for collection or skip

Account Type Codes

Inst	=	Installment
Rev	=	Revolving
Paid	=	Paid in Full
1 Mo	=	Account Balance Due in Full Monthly
Mtg	=	Mortgage
Open	=	Open Account
Credit Line	=	Line of Credit

ECOA Codes

A	Authorized user
B	Borrower
C	Co-borrower
J	Joint
S	Co-signer liability
T	Terminated - no further responsibility
U	Undesignated - responsibility not specific
X	Deceased