1 ECOA	2 WHOSE	3 CREDITOR	4 DATE REPORTED	5 DATE OPENED	6 CREDIT HIGH CREDIT OR LIMIT	7 BALANCE	8 PAST DUE	9 MO REV	10 30	60	90+	11 STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	WASHINGTON MUTUAL FA ACCT000014 History: 02/12; 211--0 Late Dates: 2/12-60, 1/12-30, 12/11-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	02/12	08/11 01/12	$204000 MTG	$203524 360 $1549	$3097	6	2	1	0	DELINQ 60 XP/TU/EF
B	B	WASHINGTON MUTUAL FA ACCT000015 History: 02/12; 110--0 Late Dates: 2/12-30, 1/12-30 SECOND MORTGAGE	02/12	08/11 02/12	$51000 MTG	$50924 360 $482	$481	6	2	0	0	DELINQ 30 XP/TU/EF
B	B	CHRYSLER FINANCIAL ACCT000012 History: 02/12; 0001110000 Late Dates: 11/11-30, 10/11-30, 9/11-30	02/12	05/11 02/12	$25445 AUTO	$23220 072 $483	$0	10	3	0	0	CUR WAS 30 XP/TU/EF

1. 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.
B: Borrower's account - An account solely for the borrower.
C: Co-borrower's account - An account solely for the co-borrower.
J: Joint account - An account for which both spouses are contractually liable.
M: Maker - 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 co-signed 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.

2. 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 names

3. Creditor

This shows the name of the creditor that the borrower has an account with, as well as the **Account Number** beneath it.
Beneath the account number is the **History** field which details the
The **Late Days** field tells you the dates of late payments and the number of days they were past due.

4. Date Reported

This is the date of the last report the creditor gave to the credit bureau.

5. Date Opened and DLA

Date Opened: The date that the account was originally opened
DLA: This is the date of the last recorded activity on the account.

6. High Credit or Limit and Account Types

High Credit: This is the highest amount borrowed on this account. This shows only if it is a charge account.

The **Account Type** is indicated by one of the following codes:

MTG: Mortgage
INST: Installation account
AUTO: Auto loan
COLL: Account in collections
REV: Revolving account
OPEN: Open account
EDU: Education account
COSI: Co-signer account
LEAS: Leasing account

7. Balance and Terms

Balance: The amount of money owed on the account as of the last date reported.

Terms: The first number indicates # of months, and the second figure indicates the amount.

8. Past Due

This is the amount that is past due on the account.

9. Mo Rev

This field indicates the number of months this account has been reviewed by the bureau.

10. Past 30 60 90 Days

These fields indicate how many times the account has been 30, 60, or 90 days past due.

11. Account Source and Status

The **Account Source** describes which of the three bureas the tradeline data is from.

The **Account Status** is indicated by one of the codes below:

AS AGREED - current/as agreed
BANKRUPTCY - bankruptcy

CHARGE OFF - charge off
CLOS NP AA - Closed/Not paid as agreed
CLOSED - closed account
CO NOW PAY - now paying/was charge off
COLLECTION - placed for collection
CRCDLOST - credit card lost
CUR WAS 120+ - current was 120+
CUR WAS 30 - current was 30
CUR WAS 60 - current was 60
CUR WAS 90 - current was 90
CUR WAS BK - current was bankruptcy
CUR WAS COLL - current was collection
CUR WAS FORE - current was foreclosure
CUR WAS REPO - current was repossessions
CURRENT - current
DEFRD PAY - payment deferred
DELETED - deleted
DELINQ 120+ - 120+ days
DELINQ 30 - 30 days
DELINQ 60 - 60 days
DELINQ 90 - 90 days
FORECLOS - foreclosure
GOV CLAIM - Claim filed with government for insured portion of balance on loan
INACTIVE - inactive
NO STATUS - no status
PAID - paid account
PAID CHGOFF - paid was charge off
PAID COLL - Paid was collection
PAID FORE - paid was foreclosure
PAID REPO - paid was repossession
PAY PLAN - paying under payment plan
PD WAS 120+ - paid was 120+
PD WAS 30 - paid was 30
PD WAS 60 - paid was 60
PD WAS 90 - paid was 90
REPOSESS - repossession
SCNL - Cannot locate consumer
SETTLED - settled
TOO NEW RT - too new to report
TRANSFERRED - transferred account
VOL SUR - voluntary surrender

Rating Code Status':

Your credit report can also be configured to use Rating Code Status' which will take the place of the Account Statys Codes above. It is up to your administrator to configure your report layout to use R

I = Installment
R = Revolving
M = Mortgage
O = Open Account
C = Closed

1 = as agreed
2 = 30 day late
3 = 60 day late
4 = 90 day late
5 = 120+ day late, settled
7 = BK
8 = repo/foreclosure
9 = charge off/collection