

Credit Report Legend

1. **ECOA CODE** - The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt. This will be indicated in the following format:
 - 0 = Undesignated
 - 1 = Individual Account
 - 2 = Joint Liability
 - 3 = Authorized User (Spouse)
 - 4 = Joint (Undetermined whether 2 or 3)
 - 5 = Co-signer not Spouse
 - 6 = On behalf of Account
 - 7 = Subject Primarily Responsible but has a Co-signer
 - 8 = Individual Account of Spouse
 - 9 = Subject No Longer Responsible for Account
2. **CREDITOR NAME** - Name of credit grantor
3. **ACCOUNT NUMBER** - Partial or complete account number provided by creditor
4. **DATE REPORTED** - The date the tradeline was reported to the repository. This date relates to balance column (Balance reported as of date provided by repositories).
5. **METHOD OF REPORTING** - How the creditor reported information to the repositories.
 - A = Automatic by computer tape
 - M = Manually updated
6. **DATE OPENED** - Date credit was extended or the date the account was opened.
7. **REPOSITORY HIT LEVELS** - Shows the number of repository affiliates that have credit information for the applicant. The following values are compared against the data received from each repository affiliate (1) Name, (2) Social Security Number, (3) Date of Birth, (4) Address, (5) Employment Information.
8. **HIGH CREDIT** - The highest credit balance the borrower has had for this account. This can also be the credit limit.
9. **BALANCE OWING** - The current balance owed.
10. **PAST DUE AMOUNT** - The payment amount that was past due at the time the tradeline was reported.
11. **TERMS** - Refers to the monthly payment.
12. **HISTORICAL STATUS:**
 - MONTHS REVIEWED - The number of months of credit data reported.
 - 30 DAYS PAST DUE - The number of payments that were 30 days past due.
 - 60 DAYS PAST DUE - The number of payments that were 60 days past due.
 - 90 DAYS PAST DUE - The number of payments that were 90 days past due.
13. **TYPE OF ACCOUNT** - Account type
14. **PRIOR ADVERSE RATINGS:**
 - 0 = Too new to rate, approved but not used or not rated
 - 1 = Pays as agreed, account current
 - 2 = Paid 30 - 59 days late
 - 3 = Paid 60 - 89 days late
 - 4 = Paid 90 - 119 days late
 - 5 = Paid 120 days or more late
 - 7 = Making regular payments under Wage Earner Plan or similar arrangement
 - 8 = Repossession Account
 - 9 = Bad debt placed for collection, charge off account or skip account
15. **PAY RECORD:**
 - R - Revolving (percentage of total due each month)
 - I - Installment (fixed monthly payment)
 - O - Open (payment in full on a billing at 30 or 90 days)

* - An asterisk indicates adverse credit associated with that tradeline