

How to Read an Experian Credit Report

June 2014

FADV0036

CONFIDENTIAL & PROPRIETARY

The recipient of this material (hereinafter "the Material") acknowledges that it contains confidential and proprietary data the disclosure to, or use of which by, third parties will be damaging to First Advantage. Therefore, recipient agrees to hold the Material in strictest confidence, not to make use of it other than for the purpose for which it is being provided, to release it only to employees requiring such information, and not to release or disclose it to any other party. Upon request, recipient will return the Material together with all copies and modifications, if any.

All names in the text, or on the sample reports and screens shown in this document, are of fictitious persons and entities. Any similarity to the name of any real person, address, school, business or other entity is purely coincidental.

The First Advantage logo is a registered trademark of First Advantage, used under license. Other products and services may be trademarks or registered trademarks of their respective companies.

Copyright ©2014, First Advantage. All rights reserved.

Table of Contents

Introduction	
About this document	
Credit Report Sections	
Identification Information Section	
Fraud Shield Summary Section	3
Profile Summary Section	3
Public Records Section	4
Trades Section	
Inquiries Section	
Consumer Statement Section	
Contact Information Section	7
Appendix A: Sample of Experian Credit Report	8
Appendix B: Codes and Description	
Fraud Shield Indicators	
Types of Public Records	
Status Codes	
Legal Designator Codes	
ECOA Codes	
Loan Type Abbreviations	16
Payment History Codes	

Introduction

An Experian Credit Report provides information about the financial history of an individual. This report helps you to predict possible risk stemming from financial problems that can lead to failure in maintaining property or cause distractions, which may lead to the submission of fictitious claims or inflated legitimate claim amounts.

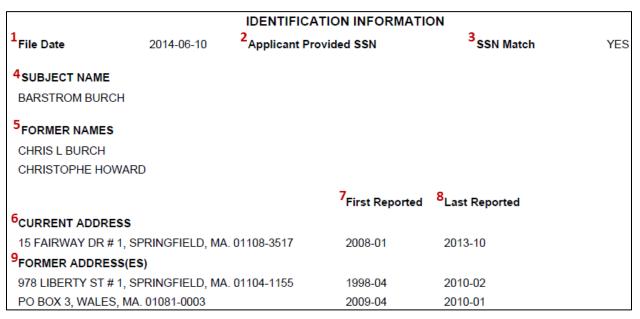
Note: The sections in this report appear based on the subject's financial history. For example, if a subject has no Public Records/Legal Items on record, that section will not appear in the report.

About this document

This document explains how to read and interpret the information present in an Experian Credit Report. This document includes screenshots from a sample report and contains fictitious information.

Credit Report Sections

Identification Information Section



This section identifies the subject and provides his/her personal information.

- 1) File Date Date when the records were obtained through Experian
- 2) Applicant Provided SSN Social Security Number provided by the subject
- 3) SSN Match Indicates if the SSN provided by the subject matches with the SSN present in the Experian's database
- 4) SUBJECT NAME Name of the subject
- 5) FORMER NAMES Other names of the subject
- 6) CURRENT ADDRESS Current address of the subject
- 7) First Reported Year and month when the subject started residing at this address
- 8) Last Reported Year and month when the subject stopped residing at this address
- 9) FORMER ADDRESS(ES) Former addresses of the subject

Fraud Shield Summary Section

FRAUD SHIELD SUMMARY 1FROM 03-01-14 INQ COUNT FOR SSN=0 2FROM 03-01-14 INQ COUNT FOR ADDRESS=0 3INPUT SSN ISSUED 1972-1986

This section provides alerts if there are any discrepancies found in the information provided by the subject when compared to the information on file.

- 1) FROM 03-01-14 INQ COUNT FOR SSN Number of times the subject's SSN is inquired from a given date
- 2) FROM 03-01-14 INQ COUNT FOR ADDRESS Number of times the subject's address is inquired from a given date
- 3) INPUT SSN ISSUED The date when the SSN was issued

See Appendix B for a full listing of Fraud Shield Indicators.

Profile Summary Section

	Р	ROFILE SUMMARY		
¹ PUBLIC RECORDS	0 6PAST DUE AMT	\$295 ¹¹ INQUIRIES	0 16 SATIS ACCTS	1
2 INST/OTH BAL	\$295 7SCH/EST PAY	\$49 ¹² INQS/6 MO	0 17 _{NOW DEL/DRG}	3
3R ESTATE BAL	N/A 8R ESTATE PAY	N/A ¹³ TRADELINE	5 ¹⁸ WAS DEL/DRG	1
⁴ TOT REV BAL	\$1970 ⁹ TOT REV AVAIL	0% ¹⁴ PAID ACCT	1 ¹⁹ OLD TRADE	2007-08
530 DAY DEL	1 ¹⁰ 60 DAY DEL	0 ¹⁵ 90 DAY DEL	0 20 DEROG MONTHS	36

This section displays the subject's financial information.

- 1) PUBLIC RECORDS Total number of public record items
- 2) INST/OTH BAL Total installment and other loan account balance owed by the subject
- 3) R ESTATE BAL The real estate balance owed by the subject
- 4) TOT REV BAL Total revolving charge account balance owed by the subject
- 5) 30 DAY DEL Total number of times the subject was late by 30 days
- PAST DUE AMT Total dollar amount of past-due payments owed by the subject
- 7) SCH/EST PAY The combined total of scheduled and estimated monthly payments owed by the subject
- 8) R ESTATE PAY Total dollar amount of real-estate payments owed by the subject.
- 9) TOT REV AVAIL Total percentage of revolving credit still available to the subject
- 10) 60 DAY DEL Total number of times the subject was late by 60 days
- 11) INQUIRIES Total number of inquiries done
- 12) INQS/6 MO Total number of inquiries made within six months preceding the date of the Credit Profile Report
- 13) TRADELINE Total number of trade lines on the Credit Profile Report
- PAID ACCT Total number of accounts paid satisfactorily or paid after being previously delinquent

- 15) 90 DAY DEL Total number of times the subject was late by 90 days
- 16) SATIS ACCTS Total number of accounts that are current or paid satisfactorily
- 17) NOW DEL/DRG Total number of undisputed accounts in the profile which are currently delinquent or derogatory
- 18) WAS DEL/DRG Total number of undisputed accounts in the profile that were delinquent or derogatory, and either have been paid in full or brought current
- 19) OLD TRADE The date the oldest trade line on the report was opened
- 20) DEROG MONTHS Total number of derogatory months in payment profile

Public Records Section

This section displays details of bankruptcies and civil actions filed against a customer.

Bankruptcy

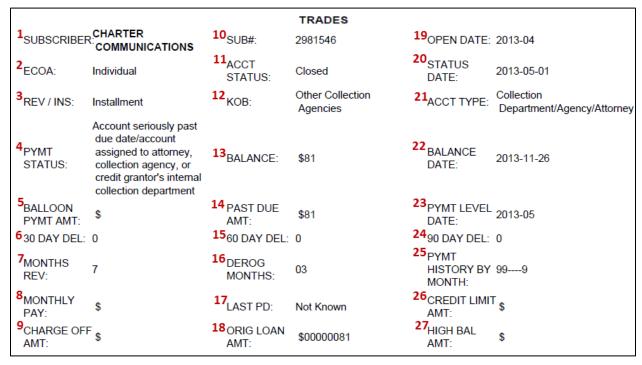
		PUBLIC RECORD	S		
1 _{SOURCE:}	US BKPT CT MS BILOXI	⁴ FILING DATE:	2011-09-02	7AMOUNT:	\$Not Available
2 _{STATUS:} 3 _{ASSETS:}	Bankruptcy chapter 7-discharged	⁵ STATUS DATE: ⁶ LIABS:	2011-12-27	8 _{ECOA} :	Individual

Judgment

		PUBLIC RECORDS			
1 _{SOURCE} : 2 _{STATUS} : 3 _{ASSETS} :	CVL CT CITY NY QUEENS Judgment	FILING DATE: 2 5 STATUS DATE: 2 6 LIABS:	2009-05-25 2009-05-25	7 AMOUNT: 8 ECOA:	\$00012838 Individual

- 1) SOURCE Reporting court's name that handled the public record
- 2) STATUS Type of public record filed (see Appendix B for full listing of the <u>Types of Public Records</u> and <u>Status Codes</u>)
- 3) ASSETS Amount of the assets (for Bankruptcy only)
- 4) FILING DATE Original filing date with the court
- 5) STATUS DATE Date of court action associated with status
- 6) LIABS Amount of liability (for Bankruptcy only)
- 7) AMOUNT The amount of public record (for Bankruptcy, the amount is Not Available)
- 8) ECOA Code describing the customer's association to the public record item per the Equal Credit Opportunity Act (see Appendix B for full listing of the <u>Legal Designator Codes</u>)

Trades Section



This section displays details about the subject's trade activities.

- 1) SUBSCRIBER: Name of the company reporting this information
- ECOA: Equal Credit Opportunity Act codes (see Appendix B for full listing of the <u>ECOA Codes</u>)
- 3) REV / INS Indicates if the account is Revolving or Installment. If Blank, it is unknown
- 4) PYMT STATUS Status of the account
- 5) BALLOON PYMT AMT Indicates the balloon payment amount
- 6) 30 DAY DEL Number of times the subject was late by 30 days
- 7) MONTHS REV Number of months the payment history was on file
- 8) MONTHLY PAY Monthly payment amount
- 9) CHARGE OFF AMOUNT This indicates the total charge off amount
- 10) SUB# This indicates the lender's sub-code (member number) with Experian
- 11) ACCT STATUS This indicates the condition of the account such as opened, closed, etc.
- 12) KOB This indicates the Kind of Business code
- 13) BALANCE The balance amount the subject currently owes
- 14) PAST DUE AMT The past due amount that the subject owes
- 15) 60 DAY DEL Number of times the subject was late by 60 days
- 16) DEROG MONTHS This indicates the number of months the account has been reported as seriously derogatory
- 17) LAST PD The date when the account was last paid
- 18) ORIG LOAN AMT The amount that the subject owed when the loan was opened

- 19) OPEN DATE The date when the account was opened
- 20) STATUS DATE The date the creditor last reported information about the account
- 21) ACCT TYP This indicates the type of loan (see Appendix B for full listing of the Loan Type Abbreviations)
- 22) BALANCE DATE The date when the balance was reported
- 23) PYMT LEVEL DATE The date the account first reached present status (PYMT Status) level
- 24) 90 DAY DEL Number of times the subject was late by 90 days
- 25) PYMT HISTORY BY MONTH: This provides payment history by month for the last 25 months (see Appendix B for full listing of the Payment History Codes)
- 26) CREDIT LIMIT AMT The credit limit on revolving accounts
- 27) HIGH BAL AMT This is the highest balance amount on this account

Inquiries Section

			INQUIRIES		
1 ORGANIZATION NAME	² MEMBER ID	3 INQUIRY DATE	4CREDIT BUSINESS TYPE	5CREDIT LOAN TYPE	6TERMS
ASSET ACCEPTANCE LLC	2612244	2013-11-01	Other Collection Agencies	Collection Department/Agency/Attorney	UNK
DFS-BSD/WEB BANK	1613350	2013-06-16	Sales Financing Company	Unknown - Credit Extension, Review, Or Collection	UNK
HSBC/TAX	4119800	2013-05-22	All Banks - Non-Specific	Unknown - Credit Extension, Review, Or Collection	UNK

This section displays the details of credit inquiries (request for a credit report) on this subject.

- 1. ORGANIZATION NAME The name of the company
- 2. MEMBER ID Member ID of the company with Experian
- 3. INQUIRY DATE The date when the inquiry was conducted
- 4. CREDIT BUSINESS TYPE The type of business of the company
- 5. CREDIT LOAN TYPE Type of loan provided to the subject
- 6. TERMS This is the term/duration of the credit reported via inquiry

REV: RevolvingUNK: Unknown

Consumer Statement Section

CONSUMER STATEMENT

USER ACKNOWLEDGES RECEIPT OF A COPY OF THE SUMMARY OF THE CONSUMER'S RIGHTS PRESCRIBED BY THE FEDERAL TRADE COMMISSION UNDER SECTION 609 (c) (3) OF THE FCRA ("CONSUMER'S RIGHTS"). BY ACCEPTING THIS REPORT, THE USER HEREBY CERTIFIES AND CONFIRMS THAT HE OR SHE WILL ATTACH A COPY OF THE CONSUMER'S RIGHTS TO THE REPORT AS REQUIRED BY SECTION 604 (b) (1) (B) OF THE FCRA.

This section provides acknowledgement of the report by FADV

Contact Information Section

CONSUMER ASSISTANCE CONTACT

EXPERIAN: 701 EXPERIAN PARKWAY - PO BOX 2002, ALLEN, TX 75013, 888-397-3742

This section displays Experian's address and telephone number.

Appendix A: Sample of Experian Credit Report

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM: EXPERIAN

IDENTIFICATION INFORMATION

File Date 2014-06-10 Applicant Provided SSN SSN Match YES

SUBJECT NAME

CHRISTINE H MATTHEWS

FORMER NAMES

CHRISTIN H MATHEW

First Reported Last Reported

CURRENT ADDRESS

PO BOX 1522, GALVESTON, TX. 77553-1522 2009-11 2014-03

FORMER ADDRESS(ES)

8001 HIGHWAY 6 # 79, HITCHCOCK, TX. 77563-1740 2013-06 2013-06 5613 FM 2004 RD TRLR 14, HITCHCOCK, TX. 77563-1025 2011-01 2012-07

FRAUD SHIELD SUMMARY

FROM 03-01-14 INQ COUNT FOR SSN=0

FROM 03-01-14 INQ COUNT FOR ADDRESS=0

INPUT SSN ISSUED 1962-1964

PROFILE SUMMARY

PUBLIC RECORDS	8	PAST DUE AMT	\$8071	INQUIRIES	9	SATIS ACCTS	11
INST/OTH BAL	\$39525	SCH/EST PAY	\$88 +	INQS/6 MO	0	NOW DEL/DRG	35
R ESTATE BAL	\$0	R ESTATE PAY	\$0 +	TRADELINE	49	WAS DEL/DRG	3
TOT REV BAL	\$2081	TOT REV AVAIL	0% +	PAID ACCT	3	OLD TRADE	2005-10
30 DAY DEL	8	60 DAY DEL	5	90 DAY DEL	43	DEROG MONTHS	99

	P	UBLIC RECORD	s		
SOURCE:	US BKPT CT MI FLINT	FILING DATE:	2010-11-23	AMOUNT:	\$Not Available
STATUS: ASSETS:	Bankruptcy chapter 13-dismissed	STATUS DATE: LIABS:	2012-05-28	ECOA:	Individual
SOURCE:	US BKPT CT MI FLINT	FILING DATE:	2010-04-04	AMOUNT:	\$Not Available
STATUS: ASSETS:	Bankruptcy chapter 13-dismissed	STATUS DATE: LIABS:	2011-10-27	ECOA:	Individual
SOURCE:	US BKPT CT MI FLINT	FILING DATE:	2011-06-19	AMOUNT:	\$Not Available
STATUS: ASSETS:	Bankruptcy Chapter 13-petition filed	STATUS DATE: LIABS:	2011-06-19	ECOA:	Individual
SOURCE: STATUS: ASSETS:	68TH/FLINT DIST CRT Judgment	FILING DATE: STATUS DATE: LIABS:	2010-02-12 2010-02-12	AMOUNT: ECOA:	\$00008371 Individual
SOURCE:	US BKPT CT MI FLINT	FILING DATE:	2009-01-01	AMOUNT:	\$Not Available
STATUS: ASSETS:	Bankruptcy chapter 7-petition filed	STATUS DATE: LIABS:	2009-05-28	ECOA:	Individual
SOURCE:	US BKPT CT MI FLINT	FILING DATE:	2009-01-01	AMOUNT:	\$Not Available
STATUS: ASSETS:	Bankruptcy Chapter 13-petition filed	STATUS DATE: LIABS:	2009-01-01	ECOA:	Individual
SOURCE: STATUS: ASSETS:	68TH/FLINT DIST CRT Judgment	FILING DATE: STATUS DATE: LIABS:	2008-08-28 2008-08-28	AMOUNT: ECOA:	\$00003096 Individual

			TRADES		
SUBSCRIBER: NATION	AL CREDIT	SUB#:	0501477	OPEN DATE: 2009-10	
ECOA: Individua	I	ACCT STATUS:	Closed	STATUS 2011-07-01 DATE:	
REV / INS: Installme	nt	ков:	Personal Loan Companies	ACCT TYPE: Installment Sales C	ontract
PYMT Unpaid b reported credit gr	as a loss by	BALANCE:	\$978	BALANCE 2014-03-28 DATE:	
BALLOON PYMT AMT: \$		PAST DUE AMT:	\$668	PYMT LEVEL 2011-07 DATE:	
30 DAY DEL: 1		60 DAY DEI	L: 1	90 DAY DEL: 17	
MONTHS 54		DEROG MONTHS:	33	PYMT HISTORY BY 9999999999999999999999999999999999	999999999
MONTHLY \$ PAY:		LAST PD:	Not Known	CREDIT LIMIT AMT: \$	
CHARGE OFF \$000009	78	ORIG LOAN AMT:	\$00000930	HIGH BAL AMT:	
			INQUIRIES		
ORGANIZATION NAM	E MEMBER	INQUIRY DATE	CREDIT BUSINESS TYPE	CREDIT LOAN TYPE	TERMS
ASSET ACCEPTANCE LLC	2612244	2013-11-01	Other Collection Agencies	Collection Department/Agency/Attorney	UNK
DFS-BSD/WEB BANK	1613350	2013-06-16	Sales Financing Company	Unknown - Credit Extension, Review, Or Collection	UNK
HSBC/TAX	4119800	2013-05-22	All Banks - Non-Specific	Unknown - Credit Extension, Review, Or Collection	UNK
ASSET ACCEPTANCE LLC	2612244	2013-04-02	Other Collection Agencies	Collection Department/Agency/Attorney	UNK
RICHARD J BOUDREA & A	U 1983594	2013-01-07	Collections Attorney	Collection Department/Agency/Attorney	UNK
CREDIT TECHNOLOGIES IN	1972200	2012-10-01 N	Mortgage Reporters	Real Estate Specific Type Unknown	UNK
ASSET ACCEPTANCE LLC	1635410	2012-06-23 (Collections - Non-Specific	Collection Department/Agency/Attorney	UNK
				Unknown - Credit Extension,	

CONSUMER STATEMENT

USER ACKNOWLEDGES RECEIPT OF A COPY OF THE SUMMARY OF THE CONSUMER'S RIGHTS PRESCRIBED BY THE FEDERAL TRADE COMMISSION UNDER SECTION 609 (c) (3) OF THE FCRA ("CONSUMER'S RIGHTS"). BY ACCEPTING THIS REPORT, THE USER HEREBY CERTIFIES AND CONFIRMS THAT HE OR SHE WILL ATTACH A COPY OF THE CONSUMER'S RIGHTS TO THE REPORT AS REQUIRED BY SECTION 604 (b) (1) (B) OF THE FCRA.

CONSUMER ASSISTANCE CONTACT

EXPERIAN: 701 EXPERIAN PARKWAY - PO BOX 2002, ALLEN, TX 75013, 888-397-3742

Appendix B: Codes and Description

Fraud Shield Indicators

Indicators
INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
INQUIRY ADDRESS 1ST REPORTED < 90 DAYS
INQUIRY CURRENT ADDRESS NOT ONFILE
INPUT SSN ISSUE DATE CANNOT BE VERIFIED
INQUIRY SSN RECORDED AS DECEASED
INQUIRY AGE YOUNGER THAN SSN ISSUE DATE
CREDIT ESTABLISHED BEFORE AGE 18
CREDIT ESTABLISHED PRIOR TO SSN ISSUE DATE
MORE THAN 3 INQUIRIES IN LAST 30 DAYS
INQUIRY ADDRESS: ALERT
INQUIRY ADDRESS: NON-RESIDENTIAL
SECURITY STATEMENT PRESENT ON REPORT
HIGH PROBABILITY SSN BELONGS TO ANOTHER
INQUIRY SSN FORMAT IS INVALID
INQUIRY ADDRESS: CAUTIOUS
ONFILE ADDRESS: ALERT
ONFILE ADDRESS: NON-RESIDENTIAL
ONFILE ADDRESS: CAUTIOUS
CURRENT ADDRESS RPT BY NEW TRADE ONLY
CURRENT ADDRESS RPT BY TRADE OPEN<90 DAYS
TELEPHONE NUMBER INCONSISTENT WITH ONFILE ADDRESS
BEST ONFILE SSN RECORDED AS DECEASED
BEST ONFILE SSN ISSUE DATE CANNOT BE VERIFIED
SSN REPORTED MORE FREQUENTLY FOR ANOTHER
MORE AUTH USER TRADES THAN OTHER TRADES
CURRENT ADDRESS REPORTED BY INQUIRY ONLY

Types of Public Records

Print Description	Legal Description
SM CL JUDGMT	Small claims judgment
SM CL SATIS	Small claims judgment satisfied
SM CL VACAT	Small claims judgment vacated or reversed
CH SUP JUDG	Child support delinquency judgment
CH SUP SATIS	Child support delinquency judgment satisfied
MECH LIEN	Mechanics lien
CIV CL JUDG	Judgment
CIV CL SATIS	Judgment satisfied
BK 13-PETIT	Bankruptcy Chapter 13-petition filed
CIV CL VACAT	Civil claims judgment vacated or reversed
BK 7-DISCHG	Bankruptcy chapter 7-discharged
BK 13-DISMIS	Bankruptcy chapter 13-dismissed
BK 13-DISCHG	Bankruptcy chapter 13-discharged
MECH LN REL	Mechanics lien released
BK 11-DISMIS	Bankruptcy chapter 11-dismissed
BK 7-PETIT	Bankruptcy chapter 7-petition filed
BK 7-DISMIS	Bankruptcy chapter 7-dismissed
BK 11-PETIT	Bankruptcy chapter 11-petition filed
BK 11-DISCHG	Bankruptcy chapter 11-discharged
BK 12-PETIT	Bankruptcy chapter 12-petition filed
BK 12-DISCHG	Bankruptcy chapter 12-discharged
BK 12-DISMIS	Bankruptcy chapter 12-dismissed
FED TAX LIEN	Fed tax lien
FED TAX REL	Federal tax lien released
STATE TAX LN	State tax lien
STATE TX REL	State tax lien released
COUNTY LIEN	County tax lien
CO LIEN REL	County tax lien released

Status Codes

Code	Legal Description
00	Small claims judgment
01	Small claims judgment satisfied
02	Small claims judgment vacated or reversed
03	Child support delinquency judgment
04	Child support delinquency judgment satisfied
05	Mechanics lien
80	Judgment
09	Judgment satisfied
13	Bankruptcy Chapter 13-petition filed
14	Civil claims judgment vacated or reversed
15	Bankruptcy chapter 7-discharged
16	Bankruptcy chapter 13-dismissed
17	Bankruptcy chapter 13-discharged
18	Mechanics lien released
22	Bankruptcy chapter 11-dismissed
23	Bankruptcy chapter 7-petition filed
24	Bankruptcy chapter 7-dismissed
25	Bankruptcy chapter 11-petition filed
26	Bankruptcy chapter 11-discharged
27	Bankruptcy chapter 12-petition filed
28	Bankruptcy chapter 12-discharged
29	Bankruptcy chapter 12-dismissed
30	Fed tax lien
31	Federal tax lien released
32	State tax lien
33	State tax lien released
34	County tax lien
35	County tax lien released

Legal Designator Codes

Designator	Description
0	BANKRUPTCY
1	JUDGMENTS, SUITS & WAGE ASSIGNMENTS
2	MECHANICS LIEN
3	FEDERAL TAX LIEN
4	STATE TAX LIEN
5	COUNTY TAX LIEN
6	CITY TAX LIEN
7	NOT USED
8	RESERVED
9	SPECIAL USES

ECOA Codes

Code	Term	Description
0	Undesignated	Reported by Experian only.
1	Individual	This individual has contractual responsibility for this account and is primarily responsible for its payment. (Termination code H to be used only in cases of mortgage loans being assumed by others.)
2	Joint Account	Contractual Responsibility -This individual is expressly obligated to repay all debts arising on this account by reason of having signed an agreement to that effect. There are other people associated with this account who may or may not have contractual responsibility.
3	Authorized User	This individual is an authorized user of this account; another individual has contractual responsibility.
4	Joint Account	This individual participates in this account. The association cannot be distinguished between Joint Account - Contractual Responsibility or Authorized User.
5	Cosigner	This individual has guaranteed this account and assumes responsibility should signer default. This code is only used in conjunction with Code 7 - Signer.
6	On Behalf Of	This individual has signed an application for the purpose of securing credit for another individual, other than spouse.
7	Signer	This individual is responsible for this account, which is guaranteed by a Cosigner. This code is to be used in lieu of codes 2 and 3 when there is a Code 5 - Signer.
Α	Terminated	Former account association was reported as a 0 (Undesignated) by the credit grantor. Reported by Experian only.
В	Terminated	Former account association was reported as a 2 (Joint Account - Contractual Responsibility) by the credit grantor.
С	Terminated	Former account association was reported as a 3 (Authorized User) by the credit grantor.
D	Terminated	Former account association was reported as a 4 (Joint Account) by the credit grantor.
Е	Terminated	Former account association was reported as a 5 (Co-Signer) by the credit grantor.
F	Terminated	Former account association was reported as a 6 (On Behalf Of) by the credit grantor.
G	Terminated	Former account association was reported as a 7 (Signer) by the credit grantor.
Н	Terminated	Former account association was reported as a 1 (Individual) by the credit grantor. Used only in cases of mortgage loans being assumed by others.
X	Deceased	This individual has been reported as deceased. There may or may not be other people associated with this account.

Loan Type Abbreviations

ABBREV	DESCRIPTION	ABBREV	DESCRIPTION
AUT	Auto Loan	COL	Collection
AUT	Auto Loan		Department/Agency/Attorney
UNS	Unsecured Loan	CEL	Telecommunications/Cellular
SEC			Tax Collection
P/S	Partially Secured Loan	F/S	Family Support
H/I	Home Improvement Loan	RES	Real Estate-Jr Liens/Non-
1 1/1	-	INLO	Purchase Money
FHA	FHA Home Improvement Loan	R/S	Second Mortgage
ISC	Installment Sales Contract	CSA	Checking Or Savings/Possible Additional Offers
CHG	Charge Account	UGL	Government Unsecured Guaranteed Loan
R/E	Real Estate Specific Type Unknown	SGL	Government Secured Guaranteed Loan
SCO	Loan Secured By Cosigner	UDL	Government Unsecured Direct Loan
TSL	Time Share Loan	SDL	Government Secured Direct Loan
FCO	Debt Buyer	G/G	Government Grant
CSL	Construction Loan	CIL	Commercial Installment Loan
FSC	Flexible Spending Credit Card	C/M	Commercial Mortgage
BUS	Commercial transaction with personal liability, guarantee or written instruction	CGA	Credit Granting/Possible Additional Offers
REC	Recreational Merchandise	HEI	Home Equity
EDU	Education Loan	GOP	Government Overpayment
LEA	Lease	G/F	Government Fine
COS	Cosigner (Not Borrower)	GFS	Government Fee For Service
C/C	Check Credit Or Line Of Credit	GEA	Government Employee Advance
F/C	FHA Cosigner (Not Borrower)	GMD	Government Miscellaneous Debt
M/H	Manufactured Home	RCK	Returned Check
CRC	Credit Card	I/L	Installment Loan
R/F	FHA Real Estate Loan	CLC	Commercial Line Of Credit
LPI	Lender-Placed Insurance	AGR	Agriculture
PHG	Purchase Of Household Goods	SAA	Service Activation/Possible Additional Offers
NTE	Note Loan	PPI	Post Prescreen/Extract Prescreen Inquiry
NCS	Note Loan With Cosigner	BMP	Bi-Monthly Mortgage Payment
HHG	Secured By Household Goods	MRI	Automated Mortgage Report
H+O	Secured By Household Goods & Other Collateral	SMP	Semi-Monthly Mortgage Payment
R/V	VA Real Estate Loan	H/E	Home Equity Line Of Credit

ABBREV	DESCRIPTION	ABBREV	DESCRIPTION
R/C	Conventional Real Estate Loan, Including Purchase Money First	всс	Business Credit Card
R/O	Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage	DEP	Deposit Related
REN	Rental	IDP	Id Profile
SCC	Secured Credit Card	MED	Medical Debt
FMH	Farmer's Home Administration (FMHA)	CON	Debt Consolidation
SUM	Summary Of Accounts With Same Status	UTI	Utility Company
UNK	Unknown - Credit Extension, Review, Or Collection	C/S	Child Support
EXM	Manual Mortgage	S/S	Spouse Support
CCP	Combined Credit Plan	ATY	Attorney Fees
AUL	Auto Lease	CKG	Checking Account
LIC	Licensing - CA And NV Legal Requirement	C/G	Credit Granting
D/C	Debit Card	SHI	Secured Home Improvement
CLS	Credit Line Secured	BPG	Business Line - Personally Guaranteed

Payment History Codes

Codes	Description
В	Account Condition Change, Pay code not applicable
С	Current
G	Collection
Н	Foreclosure
J	Voluntary Surrender
K	Repossession
L	Charge-off
0	Current account with no balance – reported on update tape
1	30 days delinquent
2	60 days delinquent
3	90 days delinquent
4	120 days delinquent
5	150 days delinquent
6	180 days delinquent
7	Bankruptcy Chapter 13 Petitioned, or Discharged and Bankruptcy Chapter 13 Reaffirmation of Debt Rescinded
8	Foreclosure Proceedings Started, Deed In Lieu
9	Insurance Claim, Term Default, Government Claim, Paid by Dealer, BK Chapter 7, 11 or 12 Petitioned, or Discharged and BK Chapter 7, 11 or 12 Reaffirmation of Debt Rescinded
Blank	No history reported