

How to read a Credit Report



W = Whose Account (ECOA)

- 0 = Undesignated
- 1 = Individual (borrower)
- 2 = Joint (borrower and someone else)
- 3 = Authorized User of Account
- 4 = Joint Account
- 5 = Co-maker
- 6 = On Behalf of
- 7 = Maker
- 8 = Individual Account for Spouse
- 9 = No Longer Associated With

Alpha ECOA

- A = Authorized user of account
- B = Co-signer, guaranteed account for another individual
- C = Co-maker, Joint contractual liability
- I = Individual Account
- J = Joint Account
- M = Maker, subject liable but has co-signor
- P = Participant in shared account which cannot be distinguished as C or A
- S = Shared account or Co-signer, guaranteed account for another individual
- T = Relationship with account terminated
- U = Undesignated by credit grantor
- X = Deceased

Double-Digit Numeric ECOA Codes

- 21=Undesignated
- 22=Individual, Authorized User of Account, Co-maker, On Behalf of or Maker
- 23=Individual Account for Spouse
- 24=Joint (borrower and someone else) or Joint Account

Kind of Account

- | | |
|---------------------------------|--|
| A = Automotive | P = Personal Services Not Medical |
| B = Banking | R = Real Estate & Public Accommodation |
| C = Clothing | S = Sporting Goods |
| D = Department & Mail Order | T = Farm & Garden Supplies |
| E = Employment | U = Utilities & Fuel |
| F = Finance | V = Government |
| G = Grocery | W = Wholesale |
| H = Home Furnishing | X = Advertising |
| I = Insurance | Y = Collection Services |
| J = Jewelry & Camera | |
| K = Contractors | |
| L = Lumber & Hardware | |
| M = Medical & Health | |
| O = Oil & National Credit Cards | |

Source

Lists the repositories where the trade-line information originated for each trade-line.
XPN = Experian (formerly TRW)
EFX = Equifax
TU = TransUnion

Creditor Name & Account Number

The name of the Credit Grantor, Bank or Credit Card issuer. This is followed by the Account Number. NOTE: Account numbers may be truncated due to regulatory privacy requirements.

Date Reported

This is the date the information was last reported to the credit bureau.

A = Automated—Information came from the repositories.

M = Manual—Tradeline has been manually updated by LandAmerica Credit Services.

* = Information reported by credit bureaus is out of date or should be reviewed further.

Date Opened

This is the date the account was opened.

Balance Owning

This is the balance on the account as of the Date Reported.

Past Due

This is the dollar amount that the account is past due, if any, as of the Date Reported.

Historical Status

Months Reviewed—The number of months reviewed by the Payment History.

30 60 90—The number of times the applicants account was 30, 60 or 90(or more) days past due.

Manner of Payment

This is the current rating on the account.

Type of Account

- I = Installment Account
- M = Mortgage
- O = Open Account
- R = Revolving Account

High Credit

This is the highest balance reported or credit limit on the account.

Date of Last Activity (DLA)

The date of last payment or other activity on the Account.

Rating

- 0 = too new to rate.
- 1 = pays in 30 days.
- 2 = pays in more than 30 days but less than 60 days.
- 3 = pays in more than 60 days but less than 90 days.
- 4 = pays in more than 90 days but less than 120 days.
- 5 = pays in more than 120 days but less than 150 days.
- 6 = account is at least 150 days past due.
- 7 = Chapter 13 bankruptcy*.
- 8 = repossession.
- 9 = collection or Chapter 7 bankruptcy*.

*Experian is the only bureau to report a Chapter 7 bankruptcy as "9" rating. TransUnion and Equifax will use a "7" rating for both types of bankruptcy.



Credit

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