

TRANSUNION CREDIT REPORT CODES

| ECOA INQUIRY AND ACCOUNT DESIGNATORS | | DATE INDICATORS | | KINDS OF BUSINESS CLASSIFICATION | |
|--------------------------------------|--|-------------------------------|---|----------------------------------|---|
| A | Authorized user of shared account | A | Automated | A | Automotive |
| C | Joint contractual liability | C | Closed | B | Banks and S&L |
| I | Individual account for sole use of customer | D | Declined | C | Clothing |
| M | Account for which subject is liable, but co-signer has liability if the maker defaults | F | Repossession/Written Off/Collection | D | Department, Variety and other Retail |
| P | Participant in shared account which cannot be distinguished as C or A | I | Indirect | E | Employment |
| S | Account for which subject is co-signer and becomes liable if maker defaults | M | Manually Forward | F | Finance, Personal |
| T | Relationship with account terminated | N | No Record | G | Groceries |
| U | Undesignated | P | Paid Out | H | Home Furnishings |
| X | Deceased | R | Reported | I | Insurance |
| | | S | Slow Answering | J | Jewelry, Camera & Computers |
| | | T | Temporarily Forward | K | Contractors |
| | | V | Verified | L | Lumber, Building Material, Hardware |
| | | X | No Reply | M | Medical & Related Health |
| TYPE OF ACCOUNT | | MOP CURRENT MANNER OF PAYMENT | | | |
| O | Open Account (30, 60 or 90 days) | 00 | Not rated, no new rate, or approved but not used | N | Credit Card and Travel/Entertainment Companies |
| R | Revolving or Option | 01 | Paid as agreed | O | Oil Companies |
| I | Installment | 02 | 30-59 days past the due date | P | Personal Services Other Than Medical |
| M | Mortgage | 03 | 60-89 days past the due date | Q | Finance Companies Other Than Personal Finance Companies |
| C | Check credit (line of credit) | 04 | 90-119 days past the due date | R | Real Estate and Public Accommodations |
| | | 05 | 120 days or more past the due date | S | Sporting Goods |
| | | 07 | Paying or paid under Wage Earners Plan or similar arrangement | T | Farm and Garden Supplies |
| | | 08 | Repossession | U | Utilities and Fuel |
| | | 8A | Voluntary repossession | V | Government |
| | | 8D | Legal repossession | W | Wholesale |
| | | 8P | Paying or paid account with MOP 08 | X | Advertising |
| | | 8R | Repossession, redeemed | Y | Collection |
| | | 09 | Charged off to bad debt | Z | Miscellaneous |
| | | 9B | Collection account | | |
| | | 9P | Paying or paid account with MOP 09 or 9B | | |
| | | DC | Unclassified | | |
| | | UE | Unrated | | |

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H Kauffman



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