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ECOA INQUIRY AND ACCOUNT DESIGNATORS		DATE INDICATORS		KINDS OF BUSINESS CLASSIFICATION	
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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		

What Is Ecoa On Credit Report

Amy Loftsgordon, Cara O'Neill



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Credit Loss CECL International Financial Reporting Standard 9 IFRS9 Basel Capital and Comprehensive Capital Analysis and Review CCAR procedures It describes how credit risk modeling capital modeling and validation are done in big banks with code and examples The book features innovative concepts such as Binary Logit Approximation BLA for Competing Risk Framework Adaptive and Exhaustive Variable Selection AEVS for automatic modeling Full Observation Stratified Sampling FOSS for unbiased sampling and Prohibited Correlation Index PCI for Fair Lending Texts It also features a chapter on credit underwriting and scoring addressing the credit underwriting risk with some innovations It is a valuable guide for professionals practitioners and graduate students in risk management

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Code of Federal Regulations United States. Department of Agriculture, 2013 Special edition of the Federal register

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