

Loan Type Abbreviations

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| MN Open/Monthly Account. An account to be paid in full after each billing. | IN Installment Account An account with a fixed number of specified payments. Mortgages or car loan for example. |
| RV Revolving account. An account with regular monthly payments on the balance due. Such as credit cards. | UN Unknown account. An account with an unknown loan type. |
| OT Other companies account being collected. Usually indicates a collection agency. | |

Payment Record Codes

| Loan Type | MN | IN | RV | UN |
|--|----|----|----|----|
| Too new to rate. Approved but unused | O0 | I0 | R0 | U0 |
| Pays (or paid) within 30 days. Pays as agreed | O1 | I1 | R1 | U1 |
| Pays (or paid) in more than 30 but less than 60 days | O2 | I2 | R2 | U2 |
| Pays (or paid) in more than 60 but less than 90 days | O3 | I3 | R3 | U3 |
| Pays (or paid) in more than 90 but less than 120 days | O4 | I4 | R4 | U4 |
| Account at least 120 days overdue, yet to go to collection | O5 | I5 | R5 | U5 |
| Wage earner plan or similar payment agreement | O7 | I7 | R7 | U7 |
| Repossession | O8 | I8 | R8 | U8 |
| Bad debt, placed for collection, skip | O9 | I9 | R9 | U9 |

Equal Credit Opportunity Act (ECOA) Codes and Definitions

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| Undesignated-0 Individual's association with this account is unknown | Individual -1 Individual has contractual responsibility for this account |
| Joint Account-Contractual Responsibility-2 Individual has contractual responsibility for this account. There may be others who also have contractual responsibility for this account. | Joint Account- Authorized User-3 Individual is only authorized to use this account. Someone else has contractual responsibility. |
| Joint Account-Participant-4 Creditor/repository is unable to distinguish between Joint Account-Contractual Responsibility or Joint Account-Authorized User. | Co-Signer-5 Individual has co-signed for this account and becomes liable if signer defaults. |
| On Behalf Of-6 Individual has signed to secure credit for another individual other than spouse and becomes liable if the other individual defaults. | Signer-7 Individual is responsible for this account, guaranteed by a co-signer. |
| No Longer Involved -8 Individual is no longer involved in this account. | |