

Credit Profile Report

Unsurpassed data precision
and file coverage



The best decisions begin with the best information. The Credit Profile Report from Experian offers unparalleled accuracy and superior data quality generated by the File One™ system.

Experian's Credit Profile Report gives you the accurate, current and complete information you need to:

- **Acquire new business** — Make decisions about new customers and new accounts with speed and accuracy
- **Manage customers** — Monitor, evaluate and make decisions based on changes in the customer profile as they occur
- **Maximize collections** — Detect potential fraudulent activity and take action where your recovery chances are greatest

File One™ is your key to profitable decision making

Complete — File One is the most comprehensive nationwide consumer credit information available.

Accurate — High-integrity, current information is provided.

Easy to read — Our format groups similar data elements together for faster analysis.

Flexible — Optional display formats are available.

Current and relevant credit information

- Higher hit ratios and more complete files
- Unique file matching system that examines many variables

Saves you time and money

- Eliminates multiple inquiries
- Replaces manual searches for information

For your reference, a sample Credit Profile Report is provided on the following pages.

SDNY_GM_00004661

EFTA_00118734

EFTA01265460

A

Inquiry sample



TCA1
 RTS [REDACTED] CONSUMER, JONATHAN QUINCY [REDACTED]
 CONSUMER, NANCY CHRISTINE [REDACTED]
 CA-1 [REDACTED]
 PA-1 [REDACTED]
 E-AJ [REDACTED]

Credit Profile Report



TCA1
 RTS [REDACTED] CONSUMER, JONATHAN QUINCY (b) [REDACTED]
 CONSUMER, NANCY CHRISTINE [REDACTED]
 [REDACTED]

Experian's Credit Profile Report

Files on more than 215 million credit-active consumers nationwide are maintained in Experian's database. Your inquiry initiates a search of this database, which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

Reminder: To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.

A

Inquiry

- a Subscriber number and password
- b Consumer's name
- c Social Security number (SSN)
- d Spouse's name and SSN
- e Current address
- f Telephone number
- g Driver's license number
- h Previous address
- i Year of birth
- j Type of terms and amount
- k Employment

TCA1 RTS [REDACTED] CONSUMER, JONATHAN QUINCY [REDACTED]
 STREET/BURBANK CA 91502

B PAGE 1 DATE 3-28-2006 TIME 11:19:56 V001 TCA1 ①

JONATHAN QUINCY CONSUMER ②
 10655 N BIRCH ST

SS: [REDACTED]

E: AJAX HARDWARE ⑧

*1314 SOPHIA LN APT 3

E: BELL AUTOMOTIVE ⑨

*JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR ⑩

B Consumer identifying information

- 1 A code that identifies the Experian or credit reporting agency office nearest to the consumer's current address. Used for consumer referrals.
- 2 Consumer's name and address, including time frame reported, source and number of subscribers reporting the address.
 U = Update tape
 I = Inquiry
 M = Manual data
 P = PDS — Experian's proprietary data source

- 3 Last subscriber reporting the consumer at his or her current address.
- 4 Consumer's previous addresses with source, in order by reliability of source.
- 5 An asterisk preceding any address indicates the address did not match inquiry address.
- 6 Consumer's Social Security number and other Social Security numbers reported on the consumer's file, in descending order based on number of occurrences reported; asterisk denotes any social not matching inquiry input social.

- 7 Consumer's year of birth or date of birth.
- 8 Employer's name and address, including time frame reported and source.
 U = Update tape
 I = Inquiry
- 9 Previous employer's name and address, with time frame reported and source.
- 10 Alternate names such as different, previous surnames or nicknames associated with the consumer's file.

C PH: [REDACTED]
GEO [REDACTED]

D ----- FRAUD SHIELD SUMMARY -----
INPUT [REDACTED]
DOB: [REDACTED]
INPUT [REDACTED]
TELE [REDACTED]
FROM [REDACTED]
FROM [REDACTED]

E -----
CNT 05/03/05/23
PUBLIC RECORDS-----3 PAST DUE AMT--\$3,644 INQUIRIES--3 Satisfy ACCTS---6
INSTALL BAL--\$27,750 SCH/EST PAY---\$1,327 INQS/6 MO--3 NOW DEL/DRG---2
R ESTATE BAL-\$263,551 R ESTATE PAY--\$1,887 TRADELINE-10 WAS DEL/DRG---2
REVOLVNG BAL--\$2,123 REVOLVNG AVAIL---77% PAID ACCT--1 OLD TRADE-12-89

F ----- SCORE SUMMARY -----
VANTAGESCORE = 611 SCORE FACTORS: 91, 50, 12, 31
SCOREX PLUS NEW ACCT = 518 SCORE FACTORS: 61, 63, 40, 56
BANKRUPTCY PLUS = 1040 SCORE FACTORS: 39, 48, 90, 34

C Demographics

Demographics contains the consumer's telephone number (including source and phone type):
R = Residential
B = Business
C = Cellular
P = Pager
T = Pay telephone
F = Fax
I = Institution
Also includes GEO code of the current address. *Optional by contacting your Experian sales representative.*

D Fraud Shield™ Summary

Fraud Shield™ Summary contains messages related to the Fraud Shield fraud prevention services. *Optional with SHIELD keyword on inquiry or contact your Experian sales representative.*

E Profile Summary

Profile Summary contains 17 significant calculations from the Credit Profile Report. *Optional with PSUM keyword on inquiry or contact your Experian sales representative.*

F Score Summary

Risk model scores are generated if you use Experian's credit risk models. *Optional with RM keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.*

G -----
 *SO CALIF DISTRICT COURT [REDACTED] \$12,450 CO LIEN REL (16)
 C# [REDACTED] (14) (15)
 *COUNTY SPR CT SANTA ANA 9-19-03 3019999 \$1,200 CIV CL JUDG
 D#: [REDACTED] PLAINTIFF: ALLIED COMPANY (20)
 *U S BANKRUPTCY COURT 6-12-00 1-11-01 3009999 \$129,803-L BK 7-PETIT (21)
 D#: [REDACTED] \$85,500-A VOLUN (22)

H -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	BY MONTH
ACCOUNT #	LAST PD MONTH PAY	PAST DUE	MAXIMUM		
*CREDIT AND COLLECTION	10-03	\$1,590-0			COLLACCT
[REDACTED]	12-25-06	\$1,590	11-03	(28)	GGGG-GGGG-GG
			\$1,590	11-03/G	GGGGGGG-G--
a. LOCAL PAYMENT DATA					
[REDACTED] COMPUTED BY CONSUMER** (23)					
DEBT BEING PAID THROUGH INSURANCE (24)					
*ISLAND SAVINGS	3-03	\$500-L	\$775-H	PAID	CUR WAS 30
[REDACTED]	4-20-05		4-05	(26)	BCCCCCCCCCCCC
	4-05				CCC1CCCCCCCC
[REDACTED] CONSUMER'S REQUEST**					
HEMLOCKS	2-05	\$2,000-L		OPEN	CURR ACCT
[REDACTED]	6-10-06	\$2,000	2-05	(17)	NNNNNNNNNNNNNN
					NNNN
b. DATE: 03/01/2007					

G Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.

- 11 Reporting court's name.
- 12 Original filing date with court.
- 13 Status date if status is satisfied, released, vacated, discharged or dismissed.
- 14 Reporting court's subscriber number.
- 15 Amount of public record.
- 16 Type of public record.
- 17 Certificate ID or docket number.
- 18 Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act.

- 19 Book and page number.
- 20 Plaintiff's name.
- 21 Liability and asset amounts for bankruptcies only.
- 22 Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy.

H Trades

Any or all of the following information may appear if provided by a subscriber:

- a. Original credit grantor name for third-party collection agency tradelines
- b. Balloon payment information (date and amount) or deferred payment start date for deferred loans

- 23 Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts."
- 24 Special comments reported by a subscriber or consumer to distinguish accounts that may require special handling.
- 25 "D" indicates the terms of the loan have been deferred to a future date.

*CENTRAL BANK

9-05 \$21,424-O OPEN DELINQ 30
 12-28-06 \$19,814 2-06 (6) 1CCCCC
 \$400 \$400

*MOUNTAIN BANK

10-02 \$43,337-O OPEN 60 4+ TIMES
 4-06-06 \$4,346 4-06 (42) 21-1C1C111CC2
 2-06 \$827 \$1654 11-03/1 2211CC211111

*BAY COMPANY

6-95 \$1,730-L \$2,437-H BK7PET CHARGOFF
 7-07-00 \$0 7-00 (62) 9LL665432121C
 10-99 CC-CCCCCCCC

TCA1 RTS 3122250*** CONSUMER, JONATHAN QUINCY
 STREET/BURBANK CA 91502

EMPLOYEES CREDIT UNION

6-02 \$12,500-L \$10,659-H OPEN CURR ACCT
 3-24-06 \$0 3-06 (46) 0CCCCCCCCCCCC
 10-05 CCCCCCCCCCCC

HOME FINANCIAL

7-02 \$275,000-O OPEN CURR ACCT
 3-31-06 \$263,551 1-06 (38) C-CC-CCCCCCC
 1-06 \$1887 CCCCCCCCCCCC

c. Mortgage Identification Number (MIN) for mortgage tradelines

26 An asterisk preceding public record information or a tradeline indicates that information may need further review.

27 Reporting subscriber's name.

28 Reporting subscriber's number.

29 KOB (Kind of Business) Code describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.

30 Type of account.

31 Terms of account.

32 Code describing consumer's association to the account per the Equal Credit Opportunity Act.

33 Consumer's account number.

34 Date the account was opened.

35 Balance date is the date of the subscriber's reported update on account.

36 Date of consumer's last payment on the account.

37 Amount of the loan or credit established.

38 Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank).

39 Current balance on the account.

40 Payment amount the consumer is scheduled to pay on the account.

41 Payment level date is the current status date.

42 The amount past due for the account.

43 The account condition indicates the current condition of account.

44 Months reviewed indicates the total number of months history has been maintained for the account.

45 Maximum delinquency and payment code is the most recent date and code of the worst status.

46 Payment status comments reflect the payment history of the account as of the balance date.

47 Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only:

- C Current
- N Current account/Zero balance — no update tape received for this trade
- 0 Current account/Zero balance — reported on update tape
- 1 30 days past the due date
- 2 60 days past the due date
- 3 90 days past the due date

STATE BANK 12-89 \$15,000-L \$8,479-H OPEN CURR ACCT
 [REDACTED] 2-27-06 \$2,123 2-06 (50) CCCCCCCCCCCC
 [REDACTED] 2-06 \$100-A (49) CCCCCCCCCCCC

d PURCHASED PORTFOLIO FROM: SOUTHWEST BANK

ABC UTILITY COMPANY 6-00 UNK OPEN CURR ACCT
 [REDACTED] 1 2-28-06 2-06 (1) C
 [REDACTED] 1-06

INQUIRIES

HEMLOCKS 01-05-06 2313849 DC
 BAY COMPANY 12-03-05 2390446 DC \$1,500 CHG REV
 HILLSIDE BANK 10-21-05 2240679 BC

MESSAGES

CONSUMER STATEMENT 06& 01-20-06

ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-20-06.

CONSUMER ASSISTANCE CONTACT: EXPERIAN (50)

END -- EXPERIAN

- 4 120 days past the due date
- 5 150 days past the due date
- 6 180 days past the due date
- 7 Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- 8 Foreclosure proceeding, deed in lieu
- 9 Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- G Collection
- H Foreclosure
- J Voluntary surrender
- K Repossession
- L Charge-off
- B Account condition change, payment code not applicable

-(dash) No history reported for that month

Blank No history maintained; see payment status comment

48 Two amounts may display. Indicates the account has a \$12,500 (L)imit and the (H)ighest balance was \$10,659.

49 Actual monthly payment is indicated by the "-A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

Scheduled monthly payment is implied if there is no "-A" or "-E."

Estimated monthly payment is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on reporter's formula.

d. Portfolio "Sold To:" or "Purchased From:" name

Inquiries

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

Messages

The Messages section may include general consumer statements and informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

50 Name, address and telephone number of Experian's consumer assistance office or credit reporting agency nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

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EFTA01265467

Glossary of account conditions and payment status

Version 8 — Numeric



This glossary is for interpreting data on the Credit Profile Report from Experian. For information on how to report data, please refer to the Credit Reporting Resource Guide (CRRG) developed by the Consumer Data Industry Association.

Account conditions

Code	Account condition	Explanation
A	BK7PET	Petitioned for Chapter 7 bankruptcy
B	BK11PET	Petitioned for Chapter 11 bankruptcy
C	BK12PET	Petitioned for Chapter 12 bankruptcy
D	BK13PET	Petitioned for Chapter 13 bankruptcy
E	BK7DISC	Discharged through Chapter 7 bankruptcy
F	BK11DISC	Discharged through Chapter 11 bankruptcy
G	BK12DISC	Discharged through Chapter 12 bankruptcy
H	BK13DISC	Discharged through Chapter 13 bankruptcy
I	BK7DISM	Dismissed Chapter 7 bankruptcy
J	BK11DISM	Dismissed Chapter 11 bankruptcy
K	BK12DISM	Dismissed Chapter 12 bankruptcy
L	BK13DISM	Dismissed Chapter 13 bankruptcy
M	BK7W/D	Withdrawn Chapter 7 bankruptcy
N	BK11W/D	Withdrawn Chapter 11 bankruptcy
O	BK12W/D	Withdrawn Chapter 12 bankruptcy
P	BK13W/D	Withdrawn Chapter 13 bankruptcy
R	BKREAFF	Reaffirmation of debt
V	BK7RESC	Reaffirmation of debt rescinded Chapter 7 bankruptcy
W	BK11RESC	Reaffirmation of debt rescinded Chapter 11 bankruptcy

Code	Account condition	Explanation
X	BK12RESC	Reaffirmation of debt rescinded Chapter 12 bankruptcy
Y	BK13RESC	Reaffirmation of debt rescinded Chapter 13 bankruptcy
A1	OPEN	Open account
A2	PAID	Paid account/Zero balance
A3*	CLOSED	Closed account
A4	INACTIVE	Inactive account
03	CRCDLST	Credit card lost or stolen
05	TRANSFER	Account transferred to another office
10	REFINANC	Account renewed or refinanced
21*	DECEASED	Consumer reported as deceased
66*	PDBYDLR	Credit grantor paid by the company that originally sold the merchandise
67*	BKLIQREO	Debt included in or discharged through Chapter 7, 11 or 12 bankruptcy
68	SETTLED	Account legally paid in full for less than the full balance
69*	BKADJPLN	Debt included in or discharged through Chapter 13 bankruptcy
85	SCNL LOC	Consumer now located/Was credit grantor could not locate consumer
87*	FOREPROC	Foreclosure proceeding started
88*	GOVCLAIM	Claim filed with government for insured portion of balance on loan

*An asterisk indicates there may be a need for further review.

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Account conditions (continued)

Code	Account condition	Explanation
89*	DEEDLIEU	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage
91*	TRMDFALT	Early termination by default of original terms of lease or sales contract
92*	INSCLAIM	Claim filed for insured portion of the balance
93*	COLLACCT	Account seriously past due/Account assigned to attorney, collection agency or credit grantor's internal collections department

Code	Account condition	Explanation
94*	FORECLOS	Credit grantor reclaimed collateral to settle defaulted mortgage
95*	VOLUSURR	Voluntary surrender
96*	REPOSSES	Merchandise was taken back by credit grantor/There may be a balance due
97*	CHARGOFF	Unpaid balance reported as a loss
98*	SCNL	Credit grantor cannot locate consumer

*An asterisk indicates there may be a need for further review

Display

This is a sample of how trades display:

Account condition and payment status OPEN CUR WAS 30

Account condition only COLL ACCT

Two account conditions PAID COLL ACCT

Delinquency counters

30/60/90 +/-DEROG

30 = Number of times 30 days delinquent

60 = Number of times 60 days delinquent

90 = Number of times 90+ days delinquent

DEROG = Number of times derogatory (greater than 180 days delinquent)

Terms frequency

D = Deferred

P = Single-payment loan

W = Weekly

B = Biweekly

E = Semimonthly

L = Bimonthly

Q = Quarterly

T = Triannually

S = Semiannually

Y = Annually

Payment amount types

E = Estimated

S = Scheduled

A = Actual

25-month payment history

C = Current

1 = 30 days past due date

2 = 60 days past due date

3 = 90 days past due date

4 = 120 days past due date

5 = 150 days past due date

6 = 180 days or more past due date

7 = 69, D, H, Y

8 = 42, 87, 89, 94, 95, 96

9 = 66, 67, 86, 88, 91, 92, 93, 97, A, B, C, E, F, G, V, W, X

N = Current account/Zero balance — no update received for this trade

0 = Current with zero balance reported on tape

- = No history reported that month

B = Account condition change/Payment code is not applicable

G = Collection

H = Foreclosure

J = Voluntary surrender

K = Repossession

L = Charge-off

Payment status

Code	Payment status	Explanation
00	NO STATUS	No status
07*	CUR WAS 60-2	Current account/Was 60 days past due date two times
08*	CUR WAS 60-3	Current account/Was 60 days past due date three times
09*	CUR WAS 60-4+	Current account/Was 60 days past due date four or more times
11	CURR ACCT	Account in good standing
14*	CUR WAS 90-2	Current account/Was 90 days past due date two times
15*	CUR WAS 90-3+	Current account/Was 90 days past due date three or more times
16*	CUR WAS 120-2+	Current account/Was 120 days past due date two or more times
17*	CUR WAS 150-2+	Current account/Was 150 days past due date two or more times
22*	60 2 TIMES	Account 60 days past due date two times
23*	60 3 TIMES	Account 60 days past due date three times
24*	60 4+ TIMES	Account 60 days past due date four or more times
25*	90 2 TIMES	Account 90 days past due date two times
26*	90 3+ TIMES	Account 90 days past due date three or more times
27*	120 2+ TIMES	Account 120 days past due date two or more times
28*	150 2+ TIMES	Account 150 days past due date two or more times
29*	90 WAS 120+	Account 90 days past due date/was 120 days or more past due date
31*	CUR WAS 30	Current account/Was 30 days past due date
32*	CUR WAS 30-2	Current account/Was 30 days past due date two times
33*	CUR WAS 30-3	Current account/Was 30 days past due date three times
34*	CUR WAS 30-4	Current account/Was 30 days past due date four times
35*	CUR WAS 30-5	Current account/Was 30 days past due date five times
36*	CUR WAS 30-6+	Current account/Was 30 days past due date six or more times

Code	Payment status	Explanation
37*	CUR WAS 60	Current account/Was 60 days past due date
38*	CUR WAS 90	Current account/Was 90 days past due date
39*	CUR WAS 120	Current account/Was 120 days past due date
40*	CUR WAS 150	Current account/Was 150 days past due date
41*	CUR WAS 180	Current account/Was 180 days past due date
42*	REDEEMD REPO	Account now redeemed/was a repossession
43*	CUR WAS COLL	Current account/Was a collection account, an insurance claim or a government claim or was terminated for default
45*	CUR WAS FORE	Current account/Foreclosure was started
71*	30 DAY DEL	Account 30 days past due date
72*	30 2 TIMES	Account 30 days past due date two times
73*	30 3 TIMES	Account 30 days past due date three times
74*	30 4 TIMES	Account 30 days past due date four times
75*	30 5 TIMES	Account 30 days past due date five times
76*	30 6+ TIMES	Account 30 days past due date six or more times
77*	30 WAS 60	Account 30 days past due date/was 60 days past due date
78*	DELINQ 60	Account 60 days past due date
79*	DEL WAS 90	Account 30 or 60 days past due date/was 90 days past due date
80*	DELINQ 90	Account 90 days past due date
81*	DEL WAS 120+	Account 30 or 60 days past due date/was 120 days or more past due date
82*	DELINQ 120	Account 120 days past due date
83*	DELINQ 150	Account 150 days past due date
84*	DELINQ 180	Account 180 days past due date
85*	COFF NOW PAY	Now paying/Was a charge-off

*An asterisk indicates there may be a need for further review.

Purpose type of account

Type code	Short name	Explanation
00	AUT	Auto loan
01	UNS	Unsecured loan
02	SEC	Secured loan
03	P/S	Partially secured loan
04	H/I	Home-improvement loan
05	FHA	FHA home-improvement loan
06	ISC	Installment sales contract
07	CHG	Revolving charge account
08	R/E	Real estate, unknown type, terms in years
09	SCO	Loan secured by cosigner
0A	TSL	Time-share loan
0C	FCO	Factoring company
0E	NCP	Subscriber numeric inquiry
0F	CSL	Construction loan — new
0G	FSC	Flexible spending credit card
10	BUS	Commercial transaction with personal liability, guarantee or written instruction
11	REC	Recreational merchandise loan
12	EDU	Educational loan
13	LEA	Lease
14	COS	Cosigner (not borrower)
15	C/C	Check credit or line of credit
16	F/C	FHA cosigner (not borrower)
17	M/H	Manufactured home
18	CRC	Credit card
19	R/F	FHA mortgage (terms in years)
1A	LPI	Lender-placed insurance
1B	LBP	Legitimate business purpose
1C	PHG	Purchase of household goods
20	NTE	Note loan
21	NCS	Note loan with cosigner
22	HHG	Secured by household goods
23	H+O	Secured by household goods/other collateral

Type code	Short name	Explanation
25	R/V	VA real-estate mortgage (terms in years)
26	R/C	Conventional real-estate mortgage, including purchase money and first mortgage (terms in years)
27	R/O	Real-estate mortgage (terms in months), with or without collateral (usually second mortgage)
29	REN	Rental agreement
2A	SCC	Secured credit card (revolving terms)
2C	FMH	Real-estate mortgage, Farmers Home Administration (FMHA) (terms in years)
30	SUM	Summary of accounts — same status
31	UNK	Unknown — extension of credit, review or collection
33	EXM	Manual mortgage (4999)
37	CCP	Combined credit plan, revolving account
3A	AUL	Auto lease
3C	LIC	Government/State licensing
43	D/C	Debit card
47	CLS	Credit line secured, revolving
48	COL	Collection department/attorney/agency
4D	CEL	Cellular phone
4F	TXC	Tax collection (CA SB168)
50	F/S	Family support
5A	RES	Real estate — junior liens and nonpurchase money first (terms in years)
5B	R/S	Second mortgage — terms in months
5C	CSA	Checking or savings — possible additional offers
65	UGL	Government-guaranteed unsecured loan
66	SGL	Government-guaranteed secured loan
67	UDL	Government-direct unsecured loan
68	SDL	Government-direct secured loan

Type code	Short name	Explanation
69	G/G	Government grant
6A	CIL	Commercial installment loan
6B	C/M	Commercial mortgage — terms in years
6C	CGA	Credit granting — possible additional offers
6D	HEI	Home equity
70	GOP	Government overpayment
71	G/F	Government fine
72	GFS	Government fee for service
73	GEA	Government employee advance
74	GMD	Government miscellaneous debt
75	G/B	Government benefit
77	RCK	Returned check
78	I/L	Installment loan
7A	CLC	Commercial line of credit (revolving terms)
7B	AGR	Agriculture
7C	SAA	Service activation — possible additional offers
83	PPI	Prescreen/Extract post-prescreen inquiry
85	BMP	Bimonthly mortgage payment (terms in years)
86	MRI	Automated mortgage report
87	SMP	Semimonthly mortgage payment (terms in years)
89	H/E	Home-equity line of credit (revolving terms)
8A	BCC	Business credit card (revolving terms)
8B	DEP	Deposit-related
90	MED	Medical debt
91	CON	Debt consolidation
92	UTI	Utility company
93	C/S	Child support
94	S/S	Spouse support
95	ATY	Attorney fees
96	CKG	Checking account
98	C/G	Credit granting
9A	SHI	Secured home improvement
9B	BPG	Business line personally guaranteed

SDNY_GM_00004672

ECOA codes with definitions

Association with account currently active	
Association terminated as of date reported	
X	Deceased: This individual has been reported as deceased. There may or may not be other people associated with this account.
0	A Undesignated: Reported by Experian only.
1	H Individual: This individual has contractual responsibility for this account and is primarily responsible for its payment. Termination code H is to be used only in cases of mortgage loans being assumed by others.
2	B 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	C Authorized user: This individual is an authorized user of this account; another individual has contractual responsibility.
4	D Joint account: This individual participates in this account. The association cannot be distinguished between joint account — contractual responsibility or authorized user.
5	E Cosigner: This individual has guaranteed this account and assumes responsibility should signer default. This code is to be used only in conjunction with code 7 signer.
6	F On behalf of: This individual has signed an application for the purpose of securing credit for another individual, other than spouse.
7	G 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 cosigner.
W	I Business/Commercial: This association code is used to identify that the company reported in the name field is associated with the account.

Public record glossary

Account conditions	Explanation
BK 7-PETIT	Petition Chapter 7 bankruptcy (liquidation)
BK 7-DISCHG	Discharged Chapter 7 bankruptcy (liquidation)
BK 7-DISMIS	Dismissed Chapter 7 bankruptcy (liquidation)
BK 11-PETIT	Petition Chapter 11 bankruptcy (reorganization)
BK 11-DISCHG	Discharged Chapter 11 bankruptcy (reorganization)
BK 11-DISMIS	Dismissed Chapter 11 bankruptcy (reorganization)
BK 12-PETIT	Petition Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 12-DISCHG	Discharged after completion Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 12-DISMIS	Dismissed Chapter 12 bankruptcy (adjustment of debt — family farmer)
BK 13-PETIT	Petition Chapter 13 bankruptcy (adjustment of debt)
BK 13-DISCHG	Discharged/Completed Chapter 13 bankruptcy (adjustment of debt)
BK 13-DISMIS	Dismissed Chapter 13 bankruptcy (adjustment of debt)
CH SUP JUDG	Child support delinquency judgment
CH SUP SATIS	Child support delinquency judgment satisfied
CIV CL JUDG	Civil claim judgment
CIV CL SATIS	Civil claim judgment satisfied
CIV CL VACAT	Civil claim judgment vacated either before or after it has been satisfied
FED TAX LIEN	Federal tax lien
FED TAX REL	Federal tax lien released
SM CL JUDGMT	Small-claims judgment
SM CL SATIS	Small-claims judgment satisfied
SM CL VACAT	Small-claims judgment vacated either before or after it has been satisfied
STATE TX LN	State tax lien
STATE TX REL	State tax lien released
SUIT DISMISS	Suit dismissed or discontinued
SUIT FILED	Suit filed

Kind of business codes

Code	Explanation
AB	Auto rental
AC	Auto leasing
AF	Farm implement dealers
AL	Truck dealers
AN	Automobile dealers, new
AP	Automotive parts
AR	Auto repair, body shops
AS	Service stations
AT	TBA stores, tire dealers
AU	Automobile dealers, used
AZ	Automotive — nonspecific
BB	All banks — nonspecific
BC	Bank credit cards
BI	Bank — installment loans
BM	Bank — mortgage department
BN	Industrial bank
BO	Co-op bank
BS	Savings bank
CG	General clothing store
CS	Specialty clothing store
CZ	Clothing store — nonspecific
DC	Complete department stores
DV	Variety stores
DZ	Department and variety stores — nonspecific
EB	Business education
EC	Colleges
EL	Student loans
ET	Technical education
EU	Universities
EV	Vocational and trade schools
EZ	Education — nonspecific
FA	Auto financing companies
FB	Mortgage brokers
FC	Credit unions
FD	Bail bonds

Code	Explanation
FF	Sales financing companies
FI	Investment firms
FL	Savings and loans — mortgage
FM	Mortgage companies
FP	Personal loan companies
FR	Mortgage reporters
FS	Savings and loan companies
FT	Investment securities
FU	Bulk purchase finance
FW	Bulk purchase finance — general
FY	Miscellaneous loan broker
FZ	Finance companies — nonspecific
GD	Dairies
GN	Neighborhood grocers
GS	Supermarkets
GZ	Groceries — nonspecific
HA	Appliance sales and service
HC	Carpets and floor coverings
HD	Interior decorators/designers
HF	Home furnishing stores
HM	Music and record stores
HR	Furniture rentals
HT	TV and radio sales and service
HZ	Home furnishings — nonspecific
IG	General insurance
IL	Life insurance
IZ	Insurance — nonspecific
JA	Jewelers
JP	Computer sales and service
JV	Videotape rental and sales
JZ	Jewelry/Cameras and computers — nonspecific
KG	General contractors
KI	Home-improvement contractor
KS	Subcontractors
KZ	Contractors — nonspecific

Code	Explanation
LA	Air conditioning/heat/plumbing/ electrical sales
LF	Fixture and cabinet suppliers
LP	Paint, glass, wallpaper store
LZ	Lumber/Building material/ Hardware — nonspecific
MA	Animal hospitals
MB	Dentists
MC	Chiropractors
MD	Doctors
MF	Funeral homes
MG	Medical group
MH	Hospitals and clinics
MM	Cemeteries
MO	Osteopaths
MP	Pharmacies and drugstores
MS	Optometrists and optical outlets
MV	Veterinarians
MZ	Medical and related health — nonspecific
NA	Airlines
ND	Credit card — department store
NF	Credit card — finance company
NS	Credit card — savings and loan
NU	Credit card — credit union
NZ	National credit card/airlines — nonspecific
OC	Oil company credit cards
OZ	Oil companies — nonspecific
PA	Accountants and related services
PB	Barber and beauty shops
PC	Equipment leasing
PD	Dry cleaning/Laundry/related
PE	Engineering/all kinds
PF	Florists
PG	Photographers
PH	Health and fitness clubs
PI	Detective service

Code	Explanation
PL	Legal and related services
PM	Check-cashing services
PN	Restaurants/Concessions
PP	Pest control
PR	Country clubs
PS	Employment screening
PZ	Personal service (nonmedical) — nonspecific
QZ	Mail-order houses — nonspecific
RA	Apartments
RC	Office leasing
RD	Mobile home dealers
RE	Real-estate sales and rentals
RH	Hotels
RM	Motels
RP	Mobile home park
RR	Property and property management company
RZ	Real-estate/public accommodations — nonspecific
SA	Aircraft sales and service
SB	Boats and marinas sales and service
SM	Motorcycles and bicycles sales and service
SZ	Sporting goods — nonspecific
TC	Farm chemicals and fertilizer stores
TF	Feed and feed stores
TN	Nursery and landscaping
TZ	Farm and garden supplies/ services — nonspecific
UA	Water utilities/Bottled water
UC	Cable TV providers
UD	Garbage and rubbish disposal
UE	Electric light and power company
UF	Fuel oil distributors
UG	Gas company, natural and bottled
UH	Coal and wood suppliers

Code	Explanation
UL	Long-distance phone company
UO	Online/Internet services
UP	Cellular and paging services
UR	Waste recycling/handlers
US	Satellite TV/Direct broadcast providers
UT	Local telephone service provider
UV	Home security company
UW	Wireless telephone service provider
UZ	Utilities and fuel — nonspecific
VC	City and county
VF	Federal government
VK	Child support services
VL	Law enforcement
VS	State government
VX	Court codes
VZ	Government — nonspecific
WA	Automotive supplies
WB	Building supplies/Hardware
WC	Clothing and dry goods
WD	Drugs, chemicals and related goods
WG	Wholesale grocery and related products
WH	Home furnishings
WM	Machinery, equipment supplies
WP	Credit card processors
WZ	Wholesale — nonspecific
XD	Direct-mail list services
XL	List processing vendors
XM	Media
XZ	Advertising — nonspecific
YA	Collection department — ACB credit bureau
YB	Collection department — bank
YC	Other collection agencies
YD	Collection department — department store
YF	Collection department — loan company

Code	Explanation
YL	Collections attorney
YR	Repossession company
YZ	Collections — nonspecific
ZA	Auto reseller
ZB	Credit report brokers
ZC	Credit reporting agencies
ZD	Direct-to-consumer reseller
ZE	Employment reseller
ZF	Finance reseller
ZI	Insurance reseller
ZL	Leasing and rental reseller
ZM	Manufacturing
ZP	Personal service reseller
ZR	Retail not elsewhere classified
ZS	Services not elsewhere classified
ZT	Tenant screeners reseller
ZW	Wholesale not elsewhere classified
ZY	Collection reseller
ZZ	All others not elsewhere classified

Special comment codes

Code	Description
B	Account payments being managed by financial counseling service
C	Paid by cosigner
E	Primary maker filed bankruptcy
F	Secondary maker filed bankruptcy
G	Account closed due to transfer or refinance
H	Assignor — loan has been assumed by another party
I	Election of remedy — reported by subscriber
M	Account closed at credit grantor's request
O	Transferred to another lender
S	Special handling — contact subscriber if more information is needed
V	Adjustment pending — reported by subscriber
AB	Debt being paid through insurance
AC	Paying under a partial or modified payment agreement
AF	Single payment loan
AG	Simple interest loan
AH	Purchased by another lender
AI	Recalled to military active duty
AJ	Payroll deduction
AL	Student loan permanently assigned to government
AM	Account payments assured by wage garnishment
AN	Account acquired by RTC/FDIC/NCUA
AO	Voluntarily surrendered — then redeemed
AP	Credit line suspended
AR	Contingent liability
AS	Account closed due to refinance
AT	Account closed due to transfer

Code	Description
AU	Account legally paid in full for less than the full balance
AV	First payment never received
AW	Affected by natural or declared disaster
AX	Account paid by collateral
AY	Now paying
AZ	Redeemed repossession
BA	Transferred to recovery
BB	Full termination/status pending
BC	Full termination/obligation satisfied
BD	Full termination/balance owing
BE	Early termination/status pending
BF	Early termination/obligation satisfied
BG	Early termination/balance owing
BH	Early termination/insurance loss
BI	Involuntary repossession
BJ	Involuntary repossession/obligation satisfied
BK	Involuntary repossession/balance owing
BL	Credit card lost or stolen
BN	Paid by company who originally sold the merchandise
BO	Foreclosure proceeding started
BP	Paid through insurance
BS	Prepaid lease
BT	Principal deferred/interest payment only
CH	Guaranteed/insured
CI	Closed due to inactivity
DM	Acquired from another lender
MR	Substitute/replacement account

Compliance condition codes

- XB = Account information disputed by consumer
- XC = Completed investigation of Fair Credit Reporting Act (FCRA) dispute — consumer disagrees
- XD = Account closed at consumer's request and in dispute under FCRA
- XE = Account closed at consumer's request and dispute investigation completed — consumer disagrees

- XF = Account in dispute under Fair Credit Billing Act (FCBA)
- XG = FCBA dispute resolved — consumer disagrees
- XH = Account previously in dispute — now resolved, reported by credit grantor
- XJ = Account closed at consumer's request and in dispute under FCBA
- XZ = Account closed at consumer's request

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