

EXPLANATION OF CODES / SCORES AND RANGES

ECOA (Ownership)

A = AUTHORIZED USER
C = CONTRACTUAL LIABLE (JOINT)
I = INDIVIDUAL
M=MAKER
P = PARTICIPATING
S = CO-SIGNER
T = TERMINATED ACCOUNT
U = UNDESIGNATED

TYPE OF ACCOUNT

I = INSTALLMENT
O=OPENEND
R = REVOLVING
M=MORTGAGE

MANNER OF PAYMENT

00 = TOO NEW TO RATE
01 = PAYS OR PAYING AS AGREED
02 = PAYS IN MORE THAN 30 DAYS FROM DUE DATE
03 = PAYS IN MORE THAN 60 DAYS FROM DUE DATE
04 = PAYS IN MORE THAN 90 DAYS FROM DUE DATE
05 = PAYS IN MORE THAN 120 DAYS FROM DUE DATE
07 = WAGE EARNER PLAN
08 = REPOSSESSION
8A = VOLUNTARY REPOSSESSION
9P = REPOSSESSION PAID
09 = CHARGE OFF / BAD DEBT
9P = PAID CHARGE OFF / PAID BAD DEBT / PAID COLLECTION
9B = COLLECTION ACCOUNT

RISK MODEL PROFILE RANGE

336 -- 843

HIGHER SCORE INDICATES GOOD RISK
LOWER SCORE INDICATES POOR RISK