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TRW Terminology
Understanding What You Read

Master Blaster
Advanced Telecommunications Inc.

Type of Account

Abbreviation	Explanation
AUT	Auto
UNS	Unsecured
SEC	Secured
P/S	Partially Secured
H/I	Home Improvement
FHA	FHA Home Improvement
	Installment Sales Contract
CHG	Charge Account
R/E	Real Estate Specific Type unknown-in terms of years
SCO	Secured by Co-Signer
BUS	Business
REC	Recreational Merchandise
EDU	Educational
A	Lease
COM	Co-Maker(not borrower)
C/C	Check Credit or Line of Credit
F/C	FHA Co-Maker(not borrower)
M/H	Mobil Home
CRC	Credit Card
R/F	FHA Real Estate Mortgage-in terms of years
E	Note Loan
NCM	Note Loan With Co-Maker
HHG	Secured by Household Goods
H+O	Secured by Household Goods & other Collateral
ASL	Auto
R/V	VA Real Estate Mortgage-in Terms of Years
C	Conventional Real Estate Mortgage-Terms in Years
R/O	Real Estate Mortgage-with or without other collateral Usually a second mortgage-Terms in months Amount shown in \$100.00 increments

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C Co-Maker(not Borrower)
REN Rental Agreement
SUM Summary of Accounts with same status
UNK Unknown (that's the meaning not that i don't know)
DCS Debit Counseling Service
CCP Combined Credit Plan
T Account Reviewed by Credit Grantor
A/M Account Monitor by Credit Grantor
RVW Account Review by Credit Grantor
EMP Employment
PSC Solicitation
D/C Debit Card
DCP Data Correction Profile
D Address information for Mailing
IDV Address information for the Government
CLS Credit Line Secured
COL Collection Attorney
INS Insurance Claims
C/S Child Support

Court Codes
_____/

CIR Circut
CITY City
CVL Civil
CO County
CT Court
DIS District
IRS Internal Revenue Service
JUS Justice
MUN Municipal
Registrar
ST State
SPR Superior
SUP Suprname

Explination of Status Comments
_____/

BK ADJ PLN Debit included in or completed through
Bankruptcy Chapter 13.
K LIQ REO Debit included in or discharged through
Bankruptcy Chapter 7 or 11.
CHARGE OFF Unpaid balance reported as a loss by credit
grantor.

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CLOS INAC Closed inactive account
COLL ACCT Account seriously past due/account assigned
to attorney. Collection agency or credit
grantors internal collection department.
CO NOW PAY Now paying - Was charge off.
4`IEjjHCredit card lost or ssoolen.
CR LN CLOS Credit line closed/reason unknown or by
consumer request/there may be a balance due.
CR LN RNST Account now available for use and is in good
standing. Was closed account.
CURR ACCT This is either an open or closed account is a
credit card or charge account. It should be
available for use and there may be a balance
due. If the account is closed. There were no
past due amounts reported and it was paid.
CUR WASCOL Current account was collection account.
UR WAS DL Current account was past due.
CUR WASFOR Current account Foreclosure was started.
CUR WAS 30 Current account was 30 days past due.
CURWAS30-2 Current account was 30 days past due twice.
CURWAS30-3 Current account was 30 days past due three
times.
CURWAS30-4 Current account was 30 days past due four
times.
CURWAS30-5 Current account was 30 days past due five
times.
CURWAS30-6 Current account was 30 days past due six
times or more.
CURWAS 60 Current account was 60 days delinquent.
CUR WAS 90 Current account was 90 days delinquent.
CUR WAS 120 Current account was 120 days delinquent.
CUR WAS 150 Current account was 150 days delinquent.
UR WAS 180 Current account was 180 days delinquent or
more.
DECEASED Consumer deceased.
DELINQ 60 Account delinquent 60 days.
DELINQ 90 Account delinquent 90 days.
DELINQ 120 Account delinquent 120 days.
DELINQ 150 Account delinquent 150 days.
LINQ 180 Account delinquent 180 days.
DEL WAS 90 Account was delinquent 90 days/now 30 or 60
days delinquent.
DEL WAS 120 Account was delinquent 120 days/now 30,60 or
90 days delinquent.
VCLAIM Claim filed with government for insured
portion of balance on an educational loan.
FORECLOSURE Credit grantor sold collateral to settle
defulted mortgage.

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INQUIRY A copy of the credit profile has been sent to this credit grantor at their request.

INS CLAIM Claim filled for payment of insured portion of balance.

NOT PD AA Account not being paid as agreed.

PAID ACCP Closed account/zero balance.not rated by credit grantor.

PAID SATIS Closed account/paid satisfactory.

PD BY DLER Credit grantor paid by company who originally sold the merchandise.

PD CHG OFF Paid account/was charge-off.

PD COLL AC Paid account was a collection account insurance claim or education claim.

PD FORECLO Paid account A foreclosure was started.

PAID NOT AA Paid account. Some payments were made past the agreed due dates.

PD REPO Paid account/was a repossession.

D WAS 30 Paid account/was 30 days past due.

PD WAS 30-2 Paid account/was 30 days past due 2 or 3 times.

PD WAS30-4 Paid account/was 30 days past due 4 times.

PD WAS30-5 Paid account/was 30 days past due 5 times.

PD WAS30+6 Paid account/was 30 days past due 6 or more times.

PD WAS 60 Paid account/was 60 days delinquent.

PD WAS 90 Paid account/was 90 days delinquent.

PD WAR 120 Paid account/was 120 days delinquent.

PD WAS 150 Paid account/was 150 days delinquent.

WAS 180 Paid account/was 180 days delinquent or more.

REMD REPO Account was a repossession/now redeemed.

REFINANCED Account renewed or refinanced.

REPO Merchandise was taken back by credit grantor, there may be a balance due.

CNL Credit grantor cannot locate consumer.

SCNL NWLOC Credit grantor could not locate consumer/consumer now located

SETTLED Account legally paid in full for less than the full balance.

ce.

VOLUN REPO Voluntary repossession.

30 DAY DEL Account past due 30 days.

30 2 TIMES Account past due 30 days 2 times.

30 3 TIMES Account past due 30 days 3 times.

30 4 TIMES Account past due 30 days 4 times.

30 5 TIMES Account past due 30 days 5 times.

6+ TIMES Account past due 30 days 6 times or more.

30 WAS 60 Account was delinquent 60 days/now 30 days.

TOONEWRT Account too new to rate.

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Items of Public Record
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BK 7 -FILED Voluntary or Involuntary Petition in
Bankruptcy Chapter 7 - (Liquidation) filed.
BK 7 -DISCH Voluntary or involuntary Petition in
bankruptcy Chapter 7 - (liquidation)
discharged.
BK 7 -DISM Voluntary or involuMM9
BK 11 -FILE Voluntary or in voluntary petition in
bankruptcy Chapter 11 - (Reorginazition)
filed.
BK 11 -DISC Voluntary or involuntary Petition in
Bankruptcy Chapter 11 - (Reorgiznation)
discharged.
BK 11 -DISM Voluntary or involuntary petition in
Bankruptcy Chapter 11 - (Reorgiznation)
Dismissed.
BK 13 -FILE Petition in banyruptcy Chapter 13
(Adjustment of Debt) filed.
13 -DISM Petition of bankruptcy Chapter 13
(Adjustment of debt) dismissed.
BK 13 -COMP Petition in bankruptcy Chapter 13
(Adjudtment of debt) completed.
CITY TX LN City Tax Lien.
CTY TX REL City Tax Lien Released.
SEL SER Debt Counseling Service.
CO TAX LN County Tax Lien.
CO TAX REL County Tax Lien Released.
FED TAX LN Fedral Tax Lien.
FED TX REL Fedral Tax Lien Released.
JUDGMENT Judgment.
JUDGMT SAT Judgment Satisified.
MECH LIEN Mechanic's Lien.
ECH RELE Mechanic's Lien Released.
MN MTG FIL Manual Mortgage Report (Developed credit
report prepared for this grantor, copy
attached.)
NT RESPON Not responsible notice.
STAT TX LN State Tax Lien.
AT TX REL State Tax Lien Released.
SUIT Suit.
SUIT DISMD Suit Dismissed or Discontinued.
WAGE ASIGN Wage Assignment.
W/A RELEASE Wage Assignment Released.

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Assoication Codes With Definitions

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soication	Assoiation
th Account	Terminated As Of
Currently Active	Date Reported

.....Undesignated.....A
eported by TRW Credit Data only.

.....Individual.....
ndividual: This is the only person associated with this
ccount.

...Joint Account-Contractual Responsibilty.....B
his individual is expressly obligated to repay all debts
rising on this account by reason of having signed an
ment to that effect.

.....Authorized User-Joint Account.....C
he individual has use of this joint account for which
nother individual has Responsibility.

.....Joint Account.....D
his individual participates in this account. The assoitation
t be distinguished between joint Account-Contractual
esponsibilty or Authorized User.

.....Co-Maker.....E
his individual has garanteed this account and assumes
esponsibilty.

.....On Behalf Of.....F
individual has signed an application for the purposous of
ecuring credit for another individual.

.....Maker.....G
his individual is responsible for thhs account, whic is
uaranteed by a Co-Maker. To be used in lieu of Code 2 and 3
there is a Code 5-Co-Maker.

hanks to TRW....

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