

## Experian Glossary of Account Conditions & Payment Status — Alpha

### Account Conditions

| Account Condition | Code | Explanation   | Account Condition | Code | Explanation   |
|-------------------|------|---|-------------------|------|---|
| BKADJPLN          | 69*  | Debt included in or discharged through Bankruptcy Chapter 13  | OPEN              | A1   | Open account  |
| BKLIQREO          | 67*  | Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12  | PAID              | A2   | Paid account/zero balance   |
| CHARGOFF          | 97*  | Unpaid balance reported as a loss by the credit grantor   | PDBYDLER          | 66*  | Credit grantor paid by the company who originally sold the merchandise    |
| CLOSED            | A3*  | Closed account  | REFINANC          | 10   | Account renewed or refinanced   |
| COLLACCT          | 93*  | Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department | REPOSSES          | 96*  | Merchandise was taken back by credit grantor/there may be a balance due   |
| CRCDLST           | 03   | Credit card lost or stolen  | SCNL              | 98*  | Credit grantor cannot locate consumer                                     |
| DECEASED          | 21*  | Consumer reported as deceased   | SCNL LOC          | 85   | Consumer now located/was credit grantor could not locate consumer         |
| DEEDLIEU          | 89*  | Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage                                    | SETTLED           | 68   | Account legally paid in full for less than the full balance               |
| FORECLOS          | 94*  | Credit grantor reclaimed collateral to settle defaulted mortgage  | TRANSFER          | 05   | Account transferred to another office                                     |
| FOREPROC          | 87*  | Foreclosure proceeding started  | TRMDFALT          | 91*  | Early termination by default of original terms of lease or sales contract |
| GOVCLAIM          | 88*  | Claim filed with government for insured portion of balance on loan  | VOLUSURR          | 95*  | Voluntary surrender   |
| INACTIVE          | A4   | Inactive account  |                   |      |   |
| INSCLAIM          | 92*  | Claim filed for insured portion of the balance  |                   |      |   |

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

## Payment Status

| Payment Status | Code | Explanation   | Payment Status | Code | Explanation   |
|----------------|------|---|----------------|------|---|
| 30 DAY DEL     | 71*  | Account 30 days past due date                                       | CUR WAS 60-2   | 07*  | Current account/was 60 days past due date 2 times   |
| 30 2 TIMES     | 72*  | Account 30 days past due date 2 times                               | CUR WAS 60-3   | 08*  | Current account/was 60 days past due date 3 times   |
| 30 3 TIMES     | 73*  | Account 30 days past due date 3 times                               | CUR WAS60-4+   | 09*  | Current account/was 60 days past due date 4 or more times   |
| 30 4 TIMES     | 74*  | Account 30 days past due date 4 times                               | CUR WAS 90     | 38*  | Current account/was 90 days past due date   |
| 30 5 TIMES     | 75*  | Account 30 days past due date 5 times                               | CUR WAS90-2    | 14*  | Current account/was 90 days past due date 2 times   |
| 30 6+ TIMES    | 76*  | Account 30 days past due date 6 or more times                       | CUR WAS90-3+   | 15*  | Current account/was 90 days past due date 3 or more times   |
| 30 WAS 60      | 77*  | Account 30 days past due date/was 60 days past due date             | CUR WAS 120    | 39*  | Current account/was 120 days past due date  |
| 60 2 TIMES     | 22*  | Account 60 days past due date 2 times                               | CURWAS120-2+   | 16*  | Current account/was 120 days past due date 2 or more times  |
| 60 3 TIMES     | 23*  | Account 60 days past due date 3 times                               | CUR WAS 150    | 40*  | Current account/was 150 days past due date  |
| 60 4+ TIMES    | 24*  | Account 60 days past due date 4 or more times                       | CURWAS150-2+   | 17*  | Current account/was 150 days past due date 2 or more times  |
| 90 2 TIMES     | 25*  | Account 90 days past due date 2 times                               | CUR WAS 180    | 41*  | Current account/was 180 days past due date  |
| 90 3+ TIMES    | 26*  | Account 90 days past due date 3 or more times                       | CUR WAS COLL   | 43*  | Current account/was a collection account, insurance claim, government claim or terminated for default |
| 90 WAS 120+    | 29*  | Account 90 days past due date/was 120 days or more past due date    | CUR WAS FORE   | 45*  | Current account/foreclosure was started   |
| 120 2+ TIMES   | 27*  | Account 120 days past due date 2 or more times                      | DELINQ 60      | 78*  | Account 60 days past due date   |
| 150 2+ TIMES   | 28*  | Account 150 days past due date 2 or more times                      | DELINQ 90      | 80*  | Account 90 days past due date   |
| COFF NOW PAY   | 86*  | Now paying/was a charge off   | DELINQ 120     | 82*  | Account 120 days past due date  |
| CR LN REINST   | 44   | Account available for use and in good standing/was a closed account | DELINQ 150     | 83*  | Account 150 days past due date  |
| CURR ACCT      | 11   | This is an account in good standing                                 | DELINQ 180     | 84*  | Account 180 days past due date  |
| CUR WAS 30     | 31*  | Current account/was 30 days past due date                           | DEL WAS 90     | 79*  | Account 30 or 60 days past due date/was 90 days past due date   |
| CUR WAS 30-2   | 32*  | Current account/was 30 days past due date 2 times                   | DEL WAS 120+   | 81*  | Account 30 or 60 days past due date/was 120 days or more past due date                                |
| CUR WAS 30-3   | 33*  | Current account/was 30 days past due date 3 times                   | NO STATUS      | 00   | No status   |
| CUR WAS 30-4   | 34*  | Current account/was 30 days past due date 4 times                   | REDEEMD REPO   | 42*  | Account now redeemed/was a repossession   |
| CUR WAS 30-5   | 35*  | Current account/was 30 days past due date 5 times                   |                |      |   |
| CUR WAS30-6+   | 36*  | Current account/was 30 days past due date 6 or more times           |                |      |   |
| CUR WAS 60     | 37*  | Current account/was 60 days past due date                           |                |      |   |

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

## Displayable -

This is a sample of how trades display:

|                                      |             |                    |
|--------------------------------------|-------------|--------------------|
| Account Condition and Payment Status | <b>OPEN</b> | <b>CURR WAS 30</b> |
| Account Condition Only               |             | <b>COLL ACCT</b>   |
| Two Account Conditions               | <b>PAID</b> | <b>COLL ACCT</b>   |

## 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
- 8 = 42, 87, 89, 94, 95, 96
- 9 = 66, 67, 86, 88, 91, 92, 93, 97
- N= Zero balance not on update tape received
- 0 = Current with zero balance reported on tape
- = No history reported that month by subscriber
- B = Account condition change, payment code is not applicable

Note: **7, 8, & 9** = Equivalent Account Condition Code

## Delinquency Counters

30/60/90 +/-DEROG

- 30** = # of times 30 days delinquent
- 60** = # of times 60 days delinquent
- 90** = # of times 90+ days delinquent
- DEROG** = # of times derogatory **42, 66, 67, 69, 86, 87, 88, 89, 91, 92, 93, 94, 95, 96, 97**

## The Subscriber Code Number

The second digit represents the subscriber's industry.

- |   |                            |                         |
|---|----------------------------|-------------------------|
| 0 | Public Record/Associations |                         |
| 1 | Bank                       |                         |
| 2 | Bank Credit Card           |                         |
| 3 | Retail                     | <b>Example: 3234567</b> |
| 4 | Credit Card                | ^                       |
| 5 | Loan Finance               |                         |
| 6 | Sales Finance              |                         |
| 7 | Credit Union               |                         |
| 8 | Savings & Loan             |                         |
| 9 | Service & Professional     |                         |

## Public Record Glossary

|                     |  |
|---------------------|--|
| <b>BK 7-PETIT</b>   | Bankruptcy Chapter 7 (liquidation) Petition  |
| <b>BK 7-DISCHG</b>  | Bankruptcy Chapter 7 (liquidation) Discharged  |
| <b>BK 7-DISMIS</b>  | Bankruptcy Chapter 7 (liquidation) Dismissed   |
| <b>BK 11-PETIT</b>  | Bankruptcy Chapter 11 (reorganization) Petition                                      |
| <b>BK 11-DISCHG</b> | Bankruptcy Chapter 11 (reorganization) Discharged                                    |
| <b>BK 11-DISMIS</b> | Bankruptcy Chapter 11 (reorganization) Dismissed                                     |
| <b>BK 12-PETIT</b>  | Bankruptcy Chapter 12 (adjustment of debt-family farmer) Petition                    |
| <b>BK 12-DISCHG</b> | Bankruptcy Chapter 12 (adjustment of debt-family farmer) Discharged after completion |
| <b>BK 12-DISMIS</b> | Bankruptcy Chapter 12 (adjustment of debt-family farmer) Dismissed                   |
| <b>BK 13-PETIT</b>  | Bankruptcy Chapter 13 (adjustment of debt) Petition                                  |
| <b>BK 13-DISCHG</b> | Bankruptcy Chapter 13 (adjustment of debt) Discharged/Completed                      |
| <b>BK 13-DISMIS</b> | Bankruptcy Chapter 13 (adjustment of debt) Dismissed                                 |
| <b>CH SUP JUDG</b>  | Child Support Delinquency Judgment   |
| <b>CH SUP SATIS</b> | Child Support Delinquency Judgment Satisfied   |
| <b>CIV CL JUDG</b>  | Civil Claim Judgment   |
| <b>CIV CL SATIS</b> | Civil Claim Judgment Satisfied   |
| <b>CIV CL VACAT</b> | Civil Claim Judgment Vacated either before or after it has been satisfied            |
| <b>CITY LIEN</b>    | City Tax Lien  |
| <b>CITY LN REL</b>  | City Tax Lien Released   |
| <b>COUNTY LIEN</b>  | County Tax Lien  |
| <b>CO LIEN REL</b>  | County Tax Lien Released   |
| <b>FED TAX LIEN</b> | Federal Tax Lien   |
| <b>FED TAX REL</b>  | Federal Tax Lien Released  |
| <b>MECH LIEN</b>    | Mechanic's Lien  |
| <b>MECH LN REL</b>  | Mechanic's Lien Released   |
| <b>SM CL JUDGMT</b> | Small Claims Judgment  |
| <b>SM CL SATIS</b>  | Small Claims Judgment Satisfied  |
| <b>SM CL VACAT</b>  | Small Claims Judgment Vacated either before or after it has been satisfied           |
| <b>STATE TX LN</b>  | State Tax Lien   |
| <b>STATE TX REL</b> | State Tax Lien Released  |
| <b>SUIT DISMISS</b> | Suit Dismissed or Discontinued   |
| <b>SUIT FILED</b>   | Suit Filed   |
| <b>WAGE ASSIGN</b>  | Wage Assignment  |
| <b>W/A RELEASED</b> | Wage Assignment Released   |

## Purpose Type of Account

| Short Name | Type Code | Explanation                                  |
|------------|-----------|--|
| <b>AGR</b> | <b>7B</b> | Agriculture                                  |
| <b>AUL</b> | <b>3A</b> | Auto Lease                                   |
| <b>AUT</b> | <b>00</b> | Auto Loan                                    |
| <b>ATY</b> | <b>95</b> | Attorney Fees                                |
| <b>BCC</b> | <b>8A</b> | Business Credit Card — revolving terms       |
| <b>BMP</b> | <b>85</b> | Bi-monthly Mortgage Payment — terms in years |
| <b>BPG</b> | <b>9B</b> | Business Line — personally guaranteed        |
| <b>BUS</b> | <b>10</b> | Business Loan Personally Guaranteed          |
| <b>C/C</b> | <b>15</b> | Check Credit or Line of Credit               |
| <b>C/G</b> | <b>98</b> | Credit Granting                              |
| <b>C/M</b> | <b>6B</b> | Commercial Mortgage — terms in years         |
| <b>C/S</b> | <b>93</b> | Child Support                                |

## Purpose Type of Account, continued

| Short Name | Type Code | Explanation  | Short Name | Type Code | Explanation  |
|------------|-----------|--|------------|-----------|--|
| CCP        | 37        | Combined Credit Plan — revolving terms   | REN        | 29        | Rental Agreement   |
| CEL        | 4D        | Cellular   | RES        | 5A        | Real Estate-Jr Liens/Non-Purchase Money First — terms in years |
| CGA        | 6C        | Credit Granting — possible additional offers   | S/S        | 94        | Spouse Support   |
| CHG        | 07        | Revolving Charge Account   | SCC        | 2A        | Secured Credit Card — revolving terms                          |
| CIL        | 6A        | Commercial Installment Loan  | SAA        | 7C        | Service activation — possible additional offers                |
| CKG        | 96        | Checking Account   | SCO        | 09        | Loan Secured by Cosigner                                       |
| CLC        | 7A        | Commercial Line of Credit — revolving terms  | SDL        | 68        | Government Secured Direct Loan                                 |
| CLS        | 47        | Credit Line Secured — revolving terms  | SEC        | 02        | Secured Loan   |
| COL        | 48        | Collection Department/Agency/Attorney  | SGL        | 66        | Government Secured Guaranteed Loan                             |
| CON        | 91        | Debt Consolidation   | SHI        | 9A        | Secured Home Improvement                                       |
| COS        | 14        | Cosigner (not borrower)  | SMP        | 87        | Semi-monthly Mortgage Payment — terms in years                 |
| CRC        | 18        | Credit Card  | SUM        | 30        | Summary of Accounts with Same Status                           |
| CSA        | 5C        | Checking or Savings — possible additional offers   | TSL        | 0A        | Time Share Loan  |
| D/C        | 43        | Debit Card   | UDL        | 67        | Government Unsecured Direct Loan                               |
| DCS        | 34        | Debt Counseling Service  | UGL        | 65        | Government Unsecured Guaranteed Loan                           |
| DEP        | 8B        | Deposit Related  | UNK        | 31        | Unknown — Extension of Credit, Review or Collection            |
| EDU        | 12        | Educational Loan   | UNS        | 01        | Unsecured Loan   |
| EXM        | 33        | Manual Mortgage  | UTI        | 92        | Utility Company  |
| F/C        | 16        | FHA Cosigner (not borrower)  | ZZZ        | ZZ        | Instant Update   |
| F/S        | 50        | Family Support   |            |           |  |
| FCO        | 0C        | Factoring Company  |            |           |  |
| FHA        | 05        | FHA Home Improvement Loan  |            |           |  |
| FMH        | 2C        | Real estate mortgage, Farmers Home Administration (FMHA), terms in years                           |            |           |  |
| G/B        | 75        | Government Benefit   |            |           |  |
| G/F        | 71        | Government Fine  |            |           |  |
| G/G        | 69        | Government Grant   |            |           |  |
| GEA        | 73        | Government Employee Advance  |            |           |  |
| GFS        | 72        | Government Fee for Service   |            |           |  |
| GMD        | 74        | Government Miscellaneous Debt  |            |           |  |
| GOP        | 70        | Government Overpayment   |            |           |  |
| H + O      | 23        | Secured by Household Goods/Other Collateral  |            |           |  |
| H/E        | 89        | Home Equity Line of Credit — revolving terms   |            |           |  |
| H/I        | 04        | Home Improvement Loan  |            |           |  |
| HHG        | 22        | Secured by Household Goods   |            |           |  |
| I/L        | 78        | Installment Loan   |            |           |  |
| IDP        | 8C        | Permissible purpose — ID Profile   |            |           |  |
| INS        | 49        | Insurance Underwriting   |            |           |  |
| ISC        | 06        | Installment Sales Contract   |            |           |  |
| LBP        | 1B        | Legitimate Business Purpose  |            |           |  |
| LEA        | 13        | Lease  |            |           |  |
| LPI        | 1A        | Lender Placed Insurance  |            |           |  |
| LIC        | 3C        | Licensing  |            |           |  |
| M/H        | 17        | Mobile Home  |            |           |  |
| MED        | 90        | Medical Debt   |            |           |  |
| MRI        | 86        | Automated Mortgage Reporting   |            |           |  |
| NCS        | 21        | Note Loan with Cosigner  |            |           |  |
| NTE        | 20        | Note Loan  |            |           |  |
| P/S        | 03        | Partially Secured Loan   |            |           |  |
| PHG        | 1C        | Purchase of Household Goods  |            |           |  |
| PPI        | 83        | Prescreen/Extract Post Prescreen Inquiry   |            |           |  |
| R/C        | 26        | Conventional Real Estate Mortgage including purchase money and first mortgage — terms are in years |            |           |  |
| R/E        | 08        | Real Estate, Specific Type Unknown — terms in years  |            |           |  |
| R/F        | 19        | FHA Real Estate Mortgage — terms in years  |            |           |  |
| R/O        | 27        | Real Estate Mortgage — with/without other collateral usually a 2nd mortgage — terms in months      |            |           |  |
| R/S        | 5B        | Second Mortgage — terms in years   |            |           |  |
| R/V        | 25        | VA Real Estate Mortgage — terms in years   |            |           |  |
| RCK        | 77        | Returned Check   |            |           |  |
| REC        | 11        | Recreational Merchandise Loan  |            |           |  |

## ECOA Codes with Definitions

### Association with account currently active

#### Association terminated as of date reported

|   |  |
|---|--|
| X | <b>Deceased:</b> This individual has been reported as deceased. There may or may not be other people associated with this account.   |
| 0 | <b>A Undesignated:</b> Reported by Experian only.  |
| 1 | <b>H Individual:</b> This individual has contractual responsibility for this account and is primarily responsible for its payment. (Termination code H to be used only in cases of mortgage loans being assumed by others.)  |
| 2 | <b>B Joint Account—Contractual Responsibility:</b> 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 | <b>C Authorized User:</b> This individual is an authorized user of this account; another individual has contractual responsibility.  |
| 4 | <b>D Joint Account:</b> This individual participates in this account. The association cannot be distinguished between Joint Account—Contractual Responsibility or Authorized User.   |
| 5 | <b>E Cosigner:</b> This individual has guaranteed this account and assumes responsibility should signer default. This code only to be used in conjunction with Code 7 Signer.  |
| 6 | <b>F On Behalf Of:</b> This individual has signed an application for the purpose of securing credit for another individual, other than spouse.   |
| 7 | <b>G Signer:</b> This individual is responsible for this account, which is guaranteed by a Cosigner. This code to be used in lieu of Codes 2 and 3 when there is a Code 5 Cosigner.  |
| W | <b>I Business/Commercial:</b> This association code is used to identify that the company reported in the name field is associated with the account.  |

## Kind of Business Codes

|                                      |   |   |   |
|--------------------------------------|---|---|---|
| <b>A</b> Automotive                  | <b>H</b> Home furnishings               | <b>OZ</b> Misc oil companies              | <b>US</b> Satellite TV/direct broadcast providers |
| <b>AB</b> Auto rental                | <b>HA</b> Appliance sales & serv        | <b>P</b> Personal services (non-med)      | <b>UT</b> Local telephone svc provider            |
| <b>AC</b> Auto leasing               | <b>HC</b> Carpets & flooring            | <b>PA</b> Accountants & related svcs      | <b>UV</b> Home security company                   |
| <b>AF</b> Farm implement dealers     | <b>HD</b> Interior decorators/design    | <b>PB</b> Barber & beauty shops           | <b>UW</b> Wireless telephone svc provider         |
| <b>AL</b> Truck dealers              | <b>HF</b> Home furnishing stores        | <b>PC</b> Equipment leasing               | <b>UZ</b> Misc utilities & fuel                   |
| <b>AN</b> Automobile dealers, new    | <b>HM</b> Music & record stores         | <b>PD</b> Dry cleaning/laundry/reld       | <b>V</b> Government                               |
| <b>AP</b> Automotive parts           | <b>HR</b> Furniture rentals             | <b>PE</b> Engineering/all kinds           | <b>VC</b> City and county                         |
| <b>AR</b> Auto repair, body shops    | <b>HT</b> TV & radio sales & serv       | <b>PF</b> Florists                        | <b>VF</b> Federal government                      |
| <b>AS</b> Service stations           | <b>HZ</b> Misc home furnishings         | <b>PG</b> Photographers                   | <b>VK</b> Child support                           |
| <b>AT</b> TBA stores, tire dealers   | <b>I</b> Insurance                      | <b>PH</b> Health & fitness clubs          | <b>VL</b> Law enforcement                         |
| <b>AU</b> Automobile dealers, used   | <b>IG</b> General insurance             | <b>PI</b> Detective service               | <b>VS</b> State government                        |
| <b>AZ</b> Misc automotive            | <b>IL</b> Life insurance                | <b>PL</b> Legal and related svcs          | <b>VX</b> Court codes                             |
| <b>B</b> Banks                       | <b>IZ</b> Misc insurance                | <b>PM</b> Check cashing services          | <b>VZ</b> Misc government                         |
| <b>BB</b> All banks                  | <b>J</b> Jewelry, cameras, computers    | <b>PN</b> Restaurants/concessions         | <b>W</b> Wholesale                                |
| <b>BC</b> Bank credit cards          | <b>JA</b> Jewelers                      | <b>PP</b> Pest control                    | <b>WA</b> Automotive supplies                     |
| <b>BI</b> Bank - installment loans   | <b>JC</b> Cameras                       | <b>PR</b> Country clubs                   | <b>WB</b> Building supplies/hardware              |
| <b>BM</b> Bank - mortgage dept       | <b>JP</b> Computer sales & service      | <b>PS</b> Employment screening            | <b>WC</b> Clothing and dry goods                  |
| <b>BN</b> Industrial bank            | <b>JV</b> Video tape rental & sales     | <b>PZ</b> Misc personal svcs/non-med      | <b>WD</b> Drugs, chem & related goods             |
| <b>BO</b> Co-op bank                 | <b>JZ</b> Misc jewelry & cameras        | <b>Q</b> Mail order houses                | <b>WG</b> Grocery and related prod                |
| <b>BS</b> Savings bank               | <b>K</b> Contractors                    | <b>QZ</b> Misc mail order houses          | <b>WH</b> Home furnishings                        |
| <b>BZ</b> Other/misc banks           | <b>KG</b> General contractors           | <b>R</b> Real estate/public accom         | <b>WM</b> Machinery, equip supplies               |
| <b>C</b> Clothing                    | <b>KI</b> Home improvement contr        | <b>RA</b> Apartments                      | <b>WZ</b> Misc wholesale                          |
| <b>CG</b> General clothing store     | <b>KS</b> Sub-contractors               | <b>RC</b> Office leasing                  | <b>X</b> Advertising                              |
| <b>CS</b> Specialty clothing store   | <b>KZ</b> Misc contractors              | <b>RD</b> Mobile home dealers             | <b>XA</b> Advertising agencies                    |
| <b>CZ</b> Misc clothing store        | <b>L</b> Lumber/bldg material/hardwr    | <b>RE</b> Real est sales & rentals        | <b>XD</b> Direct mail list services               |
| <b>D</b> Department & variety stores | <b>LA</b> Air cond/heat/plumb/elec sls  | <b>RH</b> Hotels                          | <b>XL</b> List processing vendors                 |
| <b>DC</b> Complete dept stores       | <b>LF</b> Fixture & cabinet suppliers   | <b>RM</b> Motels                          | <b>XM</b> Media                                   |
| <b>DV</b> Variety stores             | <b>LH</b> Hardware stores               | <b>RP</b> Mobile home parks               | <b>XZ</b> Misc advertising                        |
| <b>DZ</b> Misc dept & variety stores | <b>LP</b> Paint, glass, wallpaper store | <b>RR</b> Property & property mgmt co     | <b>Y</b> Collection services                      |
| <b>E</b> Education                   | <b>LY</b> Lumber yard                   | <b>RZ</b> Misc real est/public accom      | <b>YA</b> Collection dept - ACB Cr Bur            |
| <b>EB</b> Business education         | <b>LZ</b> Misc lumber/hardware          | <b>S</b> Sporting goods                   | <b>YB</b> Collection dept -bank                   |
| <b>EC</b> Colleges                   | <b>M</b> Medical and related health     | <b>SA</b> Aircraft sales & service        | <b>YC</b> Other collection agencies               |
| <b>EL</b> Student loans              | <b>MA</b> Animal hospitals              | <b>SB</b> Boats & marinas sales & service | <b>YD</b> Collection dept - dept store            |
| <b>ET</b> Technical education        | <b>MB</b> Dentists                      | <b>SG</b> Sporting goods stores           | <b>YF</b> Collection dept - loan co               |
| <b>EU</b> Universities               | <b>MC</b> Chiropractors                 | <b>SM</b> Motorcycles & bicycles sls      | <b>YL</b> Collections attorney                    |
| <b>EV</b> Vocational & trade schools | <b>MD</b> Doctors                       | <b>SZ</b> Misc sporting goods             | <b>YZ</b> Misc collections                        |
| <b>EZ</b> Other/misc education       | <b>MF</b> Funeral homes                 | <b>T</b> Farm and garden suppliers        | <b>Z</b> Misc, not elsewhere classif              |
| <b>F</b> Finance                     | <b>MG</b> Medical group                 | <b>TC</b> Farm chem & fertilizer stores   | <b>ZA</b> Auto reseller                           |
| <b>FA</b> Auto financing co          | <b>MH</b> Hospitals and clinics         | <b>TF</b> Feed and feed stores            | <b>ZB</b> Credit report brokers                   |
| <b>FB</b> Mortgage brokers           | <b>MM</b> Cemeteries                    | <b>TN</b> Nursery & landscaping           | <b>ZC</b> Credit bureaus                          |
| <b>FC</b> Credit unions              | <b>MO</b> Osteopaths                    | <b>TZ</b> Misc farm & garden suppliers    | <b>ZD</b> Direct to consumer reseller             |
| <b>FD</b> Bail bonds                 | <b>MP</b> Pharmacies & drug stores      | <b>U</b> Utilities and fuel               | <b>ZE</b> Employment reseller                     |
| <b>FF</b> Sales financing co         | <b>MS</b> Optometrists & optical stores | <b>UA</b> Water utilities/bottled water   | <b>ZF</b> Finance reseller                        |
| <b>FI</b> Investment firms           | <b>MV</b> Veterinarians                 | <b>UC</b> Cable TV providers              | <b>ZI</b> Insurance reseller                      |
| <b>FL</b> Savings & loans - mortgage | <b>MZ</b> Misc medical & health reld    | <b>UD</b> Garbage & rubbish disposal      | <b>ZL</b> Leasing & rental reseller               |
| <b>FM</b> Mortgage companies         | <b>N</b> Natl credit cards/airlines     | <b>UE</b> Electric light & power co       | <b>ZP</b> Personal service reseller               |
| <b>FP</b> Personal loan companies    | <b>NA</b> Airlines                      | <b>UF</b> Fuel oil distributors           | <b>ZR</b> Retail not elsewhere classif            |
| <b>FR</b> Mortgage reporters         | <b>ND</b> Credit card-dept store        | <b>UG</b> Gas co, natural & bottled       | <b>ZS</b> Svcs not elsewhere classif              |
| <b>FS</b> Savings & loan companies   | <b>NF</b> Credit card-finance co        | <b>UH</b> Coal & wood suppliers           | <b>ZT</b> Tenant screeners (reseller)             |
| <b>FT</b> Investment securities      | <b>NS</b> Credit card-savings & loan    | <b>UL</b> Long distance phone co          | <b>ZW</b> Wholesale not elsewhere classif         |
| <b>FU</b> Bulk purchase finance      | <b>NU</b> Credit card-credit union      | <b>UO</b> Online/internet services        | <b>ZY</b> Collection reseller                     |
| <b>FZ</b> Misc finance companies     | <b>NZ</b> Misc natl cr card/airlines    | <b>UP</b> Cellular & paging svcs          | <b>ZZ</b> Misc other                              |
| <b>G</b> Groceries                   | <b>O</b> Oil companies                  | <b>UR</b> Waste recycling                 |   |
| <b>GD</b> Dairies                    | <b>OC</b> Oil company credit cards      |   |   |
| <b>GN</b> Neighborhood grocers       |   |   |   |
| <b>GS</b> Supermarkets               |   |   |   |
| <b>GZ</b> Misc groceries             |   |   |   |

## Special Comment Codes

| Code | Description   | Code | Description  |
|------|---|------|--|
| B    | Account payments managed by credit counseling service             | AV   | First payment never received   |
| C    | Paid by co-maker  | AW   | Affected by natural disaster   |
| D    | Student loan-payment deferred                                     | AX   | Account paid from collateral   |
| E    | Primary maker filed bankruptcy                                    | AY   | Now paying   |
| F    | Secondary maker filed bankruptcy                                  | AZ   | Redeemed repossession  |
| G    | Account closed due to transfer or refinance                       | BA   | Transferred to recovery  |
| H    | Loan assumed by another party                                     | BB   | Full termination/Status pending  |
| I    | Election of remedy  | BC   | Full termination/Obligation satisfied  |
| L    | Account closed-reported by subscriber                             | BD   | Full termination/Balance owing   |
| M    | Account closed at credit grantors request                         | BE   | Early termination/Status pending   |
| N    | Account closed at consumers request                               | BF   | Early termination/Obligation satisfied   |
| O    | Account transferred to another lender                             | BG   | Early termination/Balance owing  |
| P    | Dispute resolved-consumer disagrees                               | BH   | Early termination/Insurance loss   |
| S    | Special handling-contact subscriber for additional information    | BI   | Involuntary repossession   |
| V    | Adjustment pending  | BJ   | Involuntary repossession/Obligation satisfied                                    |
| X    | Account in dispute-reported by subscriber (FCBA)                  | BK   | Involuntary repossession/Balance owing   |
| Z    | Account previously in dispute-now resolved-reported by subscriber | BL   | Credit card lost or stolen   |
| AA   | Student loan-payment deferred                                     | BN   | Paid by company who originally sold the merchandise                              |
| AB   | Debt being paid through insurance                                 | BO   | Foreclosure proceedings started  |
| AC   | Paying under a partial payment agreement                          | BP   | Paid through insurance   |
| AF   | Single payment loan   | BQ   | Payment Deferred   |
| AG   | Simple interest loan  | BR   | Customer pays balance in full each month   |
| AH   | Purchased by another lender                                       | BS   | Prepaid lease  |
| AI   | Recalled to military active duty                                  | BT   | Principal deferred/Interest payment only   |
| AJ   | Payroll deduction   | BU   | Account information disputed by customer   |
| AK   | Reaffirmation of debt   | BV   | Bankruptcy Chapter 7   |
| AL   | Student loan permanently assigned to government                   | BW   | Bankruptcy Chapter 11  |
| AM   | Account payments assured by wage garnishment                      | BX   | Bankruptcy Chapter 12  |
| AN   | Account acquired by RTC/FDIC                                      | BY   | Bankruptcy withdrawn   |
| AO   | Voluntary surrendered, then redeemed                              | CA   | Account closed at consumer's request and in dispute                              |
| AP   | Credit line suspended   | CB   | Account closed at consumer's request and dispute resolved/<br>Consumer disagrees |
| AR   | Contingent liability  | CC   | Bankruptcy Chapter 7-account closed by consumer                                  |
| AS   | Account closed due to refinance                                   | CD   | Bankruptcy Chapter 11-account closed by consumer                                 |
| AT   | Account closed due to transfer                                    | CE   | Bankruptcy Chapter 12-account closed by consumer                                 |
| AU   | Account paid in full for less than the full balance               |      |  |



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