

Experian Glossary of Account Conditions & Payment Status — Numeric

Account Conditions

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

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

Payment Status

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

* 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	OPEN	CURR WAS 30
Account Condition Only		COLL ACCT
Two Account Conditions	PAID	COLL ACCT

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 | Example: 3234567 |
| 4 | Credit Card | ^ |
| 5 | Loan Finance | |
| 6 | Sales Finance | |
| 7 | Credit Union | |
| 8 | Savings & Loan | |
| 9 | Service & Professional | |

Public Record Glossary

BK 7-PETIT	Bankruptcy Chapter 7 (liquidation) Petition
BK 7-DISCHG	Bankruptcy Chapter 7 (liquidation) Discharged
BK 7-DISMIS	Bankruptcy Chapter 7 (liquidation) Dismissed
BK 11-PETIT	Bankruptcy Chapter 11 (reorganization) Petition
BK 11-DISCHG	Bankruptcy Chapter 11 (reorganization) Discharged
BK 11-DISMIS	Bankruptcy Chapter 11 (reorganization) Dismissed
BK 12-PETIT	Bankruptcy Chapter 12 (adjustment of debt-family farmer) Petition
BK 12-DISCHG	Bankruptcy Chapter 12 (adjustment of debt-family farmer) Discharged after completion
BK 12-DISMIS	Bankruptcy Chapter 12 (adjustment of debt-family farmer) Dismissed
BK 13-PETIT	Bankruptcy Chapter 13 (adjustment of debt) Petition
BK 13-DISCHG	Bankruptcy Chapter 13 (adjustment of debt) Discharged/Completed
BK 13-DISMIS	Bankruptcy Chapter 13 (adjustment of debt) Dismissed
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
CITY LIEN	City Tax Lien
CITY LN REL	City Tax Lien Released
COUNTY LIEN	County Tax Lien
CO LIEN REL	County Tax Lien Released
FED TAX LIEN	Federal Tax Lien
FED TAX REL	Federal Tax Lien Released
MECH LIEN	Mechanic's Lien
MECH LN REL	Mechanic's 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
WAGE ASSIGN	Wage Assignment
W/A RELEASED	Wage Assignment Released

Purpose Type of Account

Type Code	Short Name	Explanation
0A	TSL	Time Share Loan
0C	FCO	Factoring Company
1A	LPI	Lender Placed Insurance
1B	LBP	Legitimate Business Purpose
1C	PHG	Purchase of household goods
2A	SCC	Secured Credit Card — revolving terms
2C	FMH	Real estate mortgage, Farmers Home Administration (FMHA), terms in years
3A	AUL	Auto Lease
3C	LIC	Licensing
4D	CEL	Cellular
5A	RES	Real Estate-Jr Liens/Non-Purchase Money First — terms in years

Purpose Type of Account, continued

Type Code	Short Name	Explanation	Type Code	Short Name	Explanation
5B	R/S	Second Mortgage — terms in years	73	GEA	Government Employee Advance
5C	CSA	Checking or Savings — possible additional offers	74	GMD	Government Miscellaneous Debt
6A	CIL	Commercial Installment Loan	75	G/B	Government Benefit
6B	C/M	Commercial Mortgage — terms in years	77	RCK	Returned Check
6C	CGA	Credit granting — possible additional offers	78	I/L	Installment Loan
7A	CLC	Commercial Line of Credit — revolving terms	83	PPI	Prescreen/Extract Post Prescreen Inquiry
7B	AGR	Agriculture	85	BMP	Bi-monthly Mortgage Payment — terms in years
7C	SAA	Service activation — possible additional offers	86	MRI	Automated Mortgage Reporting
8A	BCC	Business Credit Card — revolving terms	87	SMP	Semi-monthly Mortgage Payment — terms in years
8B	BPG	Deposit Related	89	H/E	Home Equity Line of Credit — revolving terms
8C	IDP	Permissible purpose — ID Profile	90	MED	Medical Debt
9A	SHI	Secured Home Improvement	91	CON	Debt Consolidation
9B	BPG	Business Line — personally guaranteed	92	UTI	Utility Company
00	AUT	Auto Loan	93	C/S	Child Support
01	UNS	Unsecured Loan	94	S/S	Spouse Support
02	SEC	Secured Loan	95	ATY	Attorney Fees
03	P/S	Partially Secured Loan	96	CKG	Checking Account
04	H/I	Home Improvement Loan	98	C/G	Credit Granting
05	FHA	FHA Home Improvement Loan	ZZ	ZZZ	Instant Update
06	ISC	Installment Sales Contract			
07	CHG	Revolving Charge Account			
08	R/E	Real Estate, Specific Type Unknown — terms in years			
09	SCO	Loan Secured by Cosigner			
10	BUS	Business Loan Personally Guaranteed			
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	Mobile Home			
18	CRC	Credit Card			
19	R/F	FHA Real Estate Mortgage — terms in years			
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			
25	R/V	VA Real Estate Mortgage — terms in years			
26	R/C	Conventional Real Estate Mortgage including purchase money and first mortgage — terms are in years			
27	R/O	Real Estate Mortgage — with/without other collateral usually a 2nd mortgage — terms in months			
29	REN	Rental Agreement			
30	SUM	Summary of Accounts with Same Status			
31	UNK	Unknown — Extension of Credit, Review or Collection			
33	EXM	Manual Mortgage			
34	DCS	Debt Counseling Service			
37	CCP	Combined Credit Plan — revolving terms			
43	D/C	Debit Card			
47	CLS	Credit Line Secured — revolving terms			
48	COL	Collection Department/Agency/Attorney			
49	INS	Insurance Underwriting			
50	F/S	Family Support			
65	UGL	Government Unsecured Guaranteed Loan			
66	SGL	Government Secured Guaranteed Loan			
67	UDL	Government Unsecured Direct Loan			
68	SDL	Government Secured Direct Loan			
69	G/G	Government Grant			
70	GOP	Government Overpayment			
71	G/F	Government Fine			
72	GFS	Government Fee for Service			

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 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 only to be used 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 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.

Kind of Business Codes

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