

Glossary of Account Conditions and Payment Status, Versions 7 & 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 Associated Credit Bureaus, Inc.

Account conditions

| Account Code | Account condition | Explanation | Account Code | Account condition | Explanation |
|--------------|-------------------|---|--------------|-------------------|---|
| A | BK7PET | Petitioned for Chapter 7 Bankruptcy | A4 | INACTIVE | Inactive account |
| B | BK11PET | Petitioned for Chapter 11 Bankruptcy | 03 | CRCDLOST | Credit card lost or stolen |
| C | BK12PET | Petitioned for Chapter 12 Bankruptcy | 05 | TRANSFER | Account transferred to another office |
| D | BK13PET | Petitioned for Chapter 13 Bankruptcy | 10 | REFINANC | Account renewed or refinanced |
| E | BK7DISC | Discharged through Chapter 7 Bankruptcy | 21* | DECEASED | Consumer reported as deceased |
| F | BK11DISC | Discharged through Chapter 11 Bankruptcy | 66* | PDBYDLER | Credit grantor paid by the company who originally sold the merchandise |
| G | BK12DISC | Discharged through Chapter 12 Bankruptcy | 67* | BKLIQREO | Debt included in or discharged through Chapter 7, 11 or 12 Bankruptcy |
| H | BK13DISC | Discharged through Chapter 13 Bankruptcy | 68 | SETTLED | Account legally paid in full for less than the full balance |
| I | BK7DISM | Dismissed Chapter 7 Bankruptcy | 69* | BKADJPLN | Debt included in or discharged through Chapter 13 Bankruptcy |
| J | BK11DISM | Dismissed Chapter 11 Bankruptcy | 85 | SCNL LOC | Consumer now located/was credit grantor could not locate consumer |
| K | BK12DISM | Dismissed Chapter 12 Bankruptcy | 87* | FOREPROC | Foreclosure proceeding started |
| L | BK13DISM | Dismissed Chapter 13 Bankruptcy | 88* | GOVCLAIM | Claim filed with government for insured portion of balance on loan |
| M | BK7W/D | Withdrawn Chapter 7 Bankruptcy | 89* | DEEDLIEU | Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage |
| N | BK11W/D | Withdrawn Chapter 11 Bankruptcy | 91* | TRMDFALT | Early termination by default of original terms of lease or sales contract |
| O | BK12W/D | Withdrawn Chapter 12 Bankruptcy | 92* | INSCLAIM | Claim filed for insured portion of the balance |
| P | BK13W/D | Withdrawn Chapter 13 Bankruptcy | 93* | COLLACCT | Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department |
| R | BKREAFF | Reaffirmation of debt | 94* | FORECLOS | Credit grantor reclaimed collateral to settle defaulted mortgage |
| V | BK7RESC | Reaffirmation of debt rescinded Chapter 7 Bankruptcy | 95* | VOLUSURR | Voluntary surrender |
| W | BK11RESC | Reaffirmation of debt rescinded Chapter 11 Bankruptcy | 96* | REPOSSES | Merchandise was taken back by credit grantor/there may be a balance due |
| X | BK12RESC | Reaffirmation of debt rescinded Chapter 12 Bankruptcy | 97* | CHARGOFF | Unpaid balance reported as a loss by the credit grantor |
| Y | BK13RESC | Reaffirmation of debt rescinded Chapter 13 Bankruptcy | 98* | SCNL | Credit grantor cannot locate consumer |
| A1 | OPEN | Open account | | | |
| A2 | PAID | Paid account/zero balance | | | |
| A3* | CLOSED | Closed account | | | |

*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 WAS 30-6+ | 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 WAS 60-4+ | 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 | Account in good standing | 40* | CUR WAS 150 | Current account/was 150 days past due date |
| 14* | CUR WAS 90-2 | Current account/was 90 days past due date 2 times | 41* | CUR WAS 180 | Current account/was 180 days past due date |
| 15* | CUR WAS 90-3+ | Current account/was 90 days past due date 3 or more times | 42* | REDEEMD REPO | Account now redeemed/was a repossession |
| 16* | CUR WAS 120-2+ | 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* | CUR WAS 150-2+ | Current account/was 150 days past due date 2 or more times | 45* | CUR WAS FORE | Current account/foreclosure was started |
| 22* | 60 2 TIMES | Account 60 days past due date 2 times | 71* | 30 DAY DEL | Account 30 days past due date |
| 23* | 60 3 TIMES | Account 60 days past due date 3 times | 72* | 30 2 TIMES | Account 30 days past due date 2 times |
| 24* | 60 4+ TIMES | Account 60 days past due date 4 or more times | 73* | 30 3 TIMES | Account 30 days past due date 3 times |
| 25* | 90 2 TIMES | Account 90 days past due date 2 times | 74* | 30 4 TIMES | Account 30 days past due date 4 times |
| 26* | 90 3+ TIMES | Account 90 days past due date 3 or more times | 75* | 30 5 TIMES | Account 30 days past due date 5 times |
| 27* | 120 2+ TIMES | Account 120 days past due date 2 or more times | 76* | 30 6+ TIMES | Account 30 days past due date 6 or more times |
| 28* | 150 2+ TIMES | Account 150 days past due date 2 or more times | 77* | 30 WAS 60 | Account 30 days past due date/was 60 days past due date |
| 29* | 90 WAS 120+ | Account 90 days past due date/was 120 days or more past due date | 78* | DELINQ 60 | Account 60 days past due date |
| 31* | CUR WAS 30 | Current account/was 30 days past due date | 79* | DEL WAS 90 | Account 30 or 60 days past due date/was 90 days past due date |
| 32* | CUR WAS 30-2 | Current account/was 30 days past due date 2 times | 80* | DELINQ 90 | Account 90 days past due date |
| 33* | CUR WAS 30-3 | Current account/was 30 days past due date 3 times | 81* | DEL WAS 120+ | Account 30 or 60 days past due date/was 120 days or more past due date |
| 34* | CUR WAS 30-4 | Current account/was 30 days past due date 4 times | 82* | DELINQ 120 | Account 120 days past due date |
| 35* | CUR WAS 30-5 | Current account/was 30 days past due date 5 times | 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

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 |

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** = Zero balance not on update tape received
- O** = Current with zero balance reported on tape
- = No history reported that month by subscriber
- B** = Account condition change/payment code is not applicable
- G** = Collection
- H** = Foreclosure
- J** = Voluntary surrender
- K** = Repossession
- L** = Charge-off

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 (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

Subscriber code number

The second digit represents the subscriber's industry.

- 0** Public record/associations
- 1** Bank
- 2** Bank credit card
- 3** Retail
- 4** Credit card
- 5** Loan finance
- 6** Sales finance
- 7** Credit union
- 8** Savings & loan
- 9** Service & professional

Example: 3234567
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Purpose type of account

| Type code | Short name | Explanation | Type code | Short name | explanation |
|-----------|------------|---|-----------|------------|--|
| 0A | TSL | Time share loan | 20 | NTE | Note loan |
| 0C | FCO | Factoring company | 21 | NCS | Note loan with cosigner |
| 0F | CSL | Construction loan | 22 | HHG | Secured by household goods |
| 1A | LPI | Lender placed insurance | 23 | H + O | Secured by household goods/other collateral |
| 1B | LBP | Legitimate business purpose | 25 | R/V | VA real estate mortgage—terms in years |
| 1C | PHG | Purchase of household goods | 26 | R/C | Conventional real estate mortgage including purchase money and first mortgage—terms in years |
| 2A | SCC | Secured credit card—revolving terms | 27 | R/O | Real estate mortgage—with/without other collateral, usually a 2nd mortgage—terms in months |
| 2C | FMH | Real estate mortgage, Farmers Home Administration (FMHA)—terms in years | 29 | REN | Rental agreement |
| 3A | AUL | Auto lease | 30 | SUM | Summary of accounts with same status |
| 3C | LIC | Licensing | 31 | UNK | Unknown—extension of credit, review or collection |
| 4D | CEL | Telecommunications/cellular | 33 | EXM | Manual mortgage |
| 5A | RES | Real estate—jr liens/non-purchase money first—terms in years | 34 | DCS | Debt counseling service |
| 5B | R/S | Second mortgage—terms in years | 37 | CCP | Combined credit plan—revolving terms |
| 5C | CSA | Checking or savings—possible additional offers | 43 | D/C | Debit card |
| 6A | CIL | Commercial installment loan | 47 | CLS | Credit line secured—revolving terms |
| 6B | C/M | Commercial mortgage—terms in years | 48 | COL | Collection department/agency/attorney |
| 6C | CGA | Credit granting—possible additional offers | 49 | INS | Insurance underwriting |
| 6D | HEI | Home equity | 50 | F/S | Family support |
| 7A | CLC | Commercial line of credit—revolving terms | 65 | UGL | Government unsecured guaranteed loan |
| 7B | AGR | Agriculture | 66 | SGL | Government secured guaranteed loan |
| 7C | SAA | Service activation—possible additional offers | 67 | UDL | Government unsecured guaranteed direct loan |
| 8A | BCC | Business credit card—revolving terms | 68 | SDL | Government secured direct loan |
| 8B | DEP | Deposit related | 69 | G/G | Government grant |
| 9A | SHI | Secured home improvement | 70 | GOP | Government overpayment |
| 9B | BPG | Business line—personally guaranteed | 71 | G/F | Government fine |
| 00 | AUT | Auto loan | 72 | GFS | Government fee for service |
| 01 | UNS | Unsecured loan | 73 | GEA | Government employee advance |
| 02 | SEC | Secured loan | 74 | GMD | Government miscellaneous debt |
| 03 | P/S | Partially secured loan | 75 | G/B | Government benefit |
| 04 | H/I | Home improvement loan | 77 | RCK | Returned check |
| 05 | FHA | FHA home improvement loan | 78 | I/L | Installment loan |
| 06 | ISC | Installment sales contract | 83 | PPI | Prescreen/extract post prescreen inquiry |
| 07 | CHG | Revolving charge account | 85 | BMP | Bimonthly mortgage payment—terms in years |
| 08 | R/E | Real estate, specific type unknown—terms in years | 86 | MRI | Automated mortgage reporting |
| 09 | SCO | Loan secured by cosigner | 87 | SMP | Semimonthly mortgage payment—terms in years |
| 10 | BUS | Business loan personally guaranteed | 89 | H/E | Home equity line of credit—revolving terms |
| 11 | REC | Recreational merchandise loan | 90 | MED | Medical debt |
| 12 | EDU | Educational loan | 91 | CON | Debt consolidation |
| 13 | LEA | Lease | 92 | UTI | Utility company |
| 14 | COS | Cosigner (not borrower) | 93 | C/S | Child support |
| 15 | COS | Check, credit or line of credit | 94 | S/S | Spouse support |
| 16 | F/C | FHA cosigner (not borrower) | 95 | ATY | Attorney fees |
| 17 | M/H | Manufactured home | 96 | CKG | Checking account |
| 18 | CRC | Credit card | 98 | C/G | Credit granting |
| 19 | R/F | FHA real estate mortgage—terms in years | ZZ | ZZZ | Instant update |

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 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 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 |
| 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 |

Kind of business codes

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

Special comment codes

| Code | Description | Code | Description |
|-----------|--|-----------|---|
| B | Account payments managed by credit counseling service | BL | Credit card lost or stolen |
| C | Paid by co-maker | BN | Paid by company who originally sold the merchandise |
| E | Primary maker filed bankruptcy | BO | Foreclosure proceedings started |
| F | Secondary maker filed bankruptcy | BP | Paid through insurance |
| G | Account closed due to transfer or refinance | BS | Prepaid lease |
| H | Loan assumed by another party | BT | Principal deferred/interest payment only |
| I | Election of remedy | | |
| M | Account closed at credit grantors request | | |
| O | Account transferred to another lender | | |
| S | Special handling—contact subscriber for additional information | | |
| V | Adjustment pending | | |
| AB | Debt being paid through insurance | | |
| AC | Paying under a partial 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 | | |
| AO | Voluntary surrendered, then redeemed | | |
| AP | Credit line suspended | | |
| AR | Contingent liability | | |
| AS | Account closed due to refinance | | |
| AT | Account closed due to transfer | | |
| AU | Account paid in full for less than the full balance | | |
| AV | First payment never received | | |
| AW | Affected by natural disaster | | |
| AX | Account paid from 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 | | |

Compliance condition codes

- XB** = Account information disputed by consumer
- XC** = Completed investigation of 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
- XG** = FCBA dispute resolved—consumer disagrees
- XH** = Account previously in dispute—now resolved, reported by credit grantor
- XJ** = Account closed at consumers request and in dispute under FCBA
- XZ** = Account closed at consumer's request

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