

## Glossary of Account Conditions and Payment Status, Version 8 — Alpha

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 Consumer Data Industry Association.

### Account conditions

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BK7W/D	M	Withdrawn Chapter 7 Bankruptcy	PAID	A2	Paid account/zero balance
BK11W/D	N	Withdrawn Chapter 11 Bankruptcy	PDBYDLER	66*	Credit grantor paid by the company that originally sold the merchandise
BK12W/D	O	Withdrawn Chapter 12 Bankruptcy	REFINANC	10	Account renewed or refinanced
BK13W/D	P	Withdrawn Chapter 13 Bankruptcy	REPOSSES	96*	Merchandise was taken back by credit grantor/there may be a balance due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BK7RESC	V	Reaffirmation of debt rescinded Chapter 7 Bankruptcy	SCNL LOC	85	Consumer now located/was credit grantor could not locate consumer
BK11RESC	W	Reaffirmation of debt rescinded Chapter 11 Bankruptcy	SETTLED	68	Account legally paid in full for less than the full balance
BK12RESC	X	Reaffirmation of debt rescinded Chapter 12 Bankruptcy	TRANSFER	05	Account transferred to another office
BK13RESC	Y	Reaffirmation of debt rescinded Chapter 13 Bankruptcy	TRMDFALT	91*	Early termination by default of original terms of lease or sales contract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

\*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 WAS 60-4+	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 WAS 90-2	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 WAS 90-3+	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	CUR WAS 120-2+	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	CUR WAS 150-2+	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
CURR ACCT	11	Account in good standing	DELINQ 150	83*	Account 150 days past due date
CUR WAS 30	31*	Current account/was 30 days past due date	DELINQ 180	84*	Account 180 days past due date
CUR WAS 30-2	32*	Current account/was 30 days past due date 2 times	DEL WAS 90	79*	Account 30 or 60 days past due date/was 90 days past due date
CUR WAS 30-3	33*	Current account/was 30 days past due date 3 times	DEL WAS 120+	81*	Account 30 or 60 days past due date/was 120 days or more past due date
CUR WAS 30-4	34*	Current account/was 30 days past due date 4 times	NO STATUS	00	No status
CUR WAS 30-5	35*	Current account/was 30 days past due date 5 times	REDEEMD REPO	42*	Account now redeemed/was a repossession
CUR WAS 30-6+	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.

## Display

This is a sample of how trades display:

Account condition and payment status	<b>OPEN</b>	<b>CUR 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, 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** = Current account/zero balance — no update received for this trade
- 0** = 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 and loan
- 9** Service and professional

**Example:** 3234567  
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## Purpose type of account

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

## 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 is 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 is 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.

## 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

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

## Special comment codes

Code	Description	Code	Description
<b>B</b>	Account payments managed by credit counseling program	<b>BL</b>	Credit card lost or stolen
<b>C</b>	Paid by co-maker	<b>BN</b>	Paid by company that originally sold the merchandise
<b>E</b>	Primary maker filed bankruptcy	<b>BO</b>	Foreclosure proceedings started
<b>F</b>	Secondary maker filed bankruptcy	<b>BP</b>	Paid through insurance
<b>G</b>	Account closed due to transfer or refinance	<b>BS</b>	Prepaid lease
<b>H</b>	Loan assumed by another party	<b>BT</b>	Principal deferred/interest payment only
<b>I</b>	Election of remedy	<b>CH</b>	Guaranteed/insured
<b>M</b>	Account closed at credit grantor's request		
<b>O</b>	Account transferred to another lender		
<b>S</b>	Special handling — contact subscriber for additional information		
<b>V</b>	Adjustment pending		
<b>AB</b>	Debt being paid through insurance		
<b>AC</b>	Paying under a partial payment agreement		
<b>AF</b>	Single payment loan		
<b>AG</b>	Simple interest loan		
<b>AH</b>	Purchased by another lender		
<b>AI</b>	Recalled to military active duty		
<b>AJ</b>	Payroll deduction		
<b>AL</b>	Student loan permanently assigned to government		
<b>AM</b>	Account payments assured by wage garnishment		
<b>AN</b>	Account acquired by RTC/FDIC		
<b>AO</b>	Voluntary surrendered, then redeemed		
<b>AP</b>	Credit line suspended		
<b>AR</b>	Contingent liability		
<b>AS</b>	Account closed due to refinance		
<b>AT</b>	Account closed due to transfer		
<b>AU</b>	Account paid in full for less than the full balance		
<b>AV</b>	First payment never received		
<b>AW</b>	Affected by natural disaster or declared disaster		
<b>AX</b>	Account paid from collateral		
<b>AY</b>	Now paying		
<b>AZ</b>	Redeemed repossession		
<b>BA</b>	Transferred to recovery		
<b>BB</b>	Full termination/status pending		
<b>BC</b>	Full termination/obligation satisfied		
<b>BD</b>	Full termination/balance owing		
<b>BE</b>	Early termination/status pending		
<b>BF</b>	Early termination/obligation satisfied		
<b>BG</b>	Early termination/balance owing		
<b>BH</b>	Early termination/insurance loss		
<b>BI</b>	Involuntary repossession		
<b>BJ</b>	Involuntary repossession/obligation satisfied		
<b>BK</b>	Involuntary repossession/balance owing		

### Compliance condition codes

- XA** = Account closed at consumer's request
- 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 consumer's request and in dispute under FCBA

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475 Anton Blvd.  
Costa Mesa, CA 92626  
800 333 4930

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1224/2554 04/04

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