Account Status Codes

Information on commercial accounts should be obtained by contacting the respective commercial credit reporting agency. The account status codes best describe whether the account is current or past due. For codes not described here, contact the credit bureau/credit reporting agency from which the report was generated. The following information is contained in the Metro 2 Format for reporting consumer accounts found at *http://www.cdiaonline.org/data.cfm.*

<u>Code</u>	<u>Description</u>
05	Account transferred to another office
11	Current account
13	Paid or closed account/zero balance
61	Account paid in full was a voluntary surrender
62	Account paid in full was a collection account
63	Account paid in full, was a repossession
64	Account paid in full, was a charge-off
65	Account paid in full; A foreclosure was started
71	Account 30-59 days past the due date
78	Account 60-89 days past the due date
80	Account 90-119 days past the due date
82	Account120-149 days past the due date
83	Account 150-179 days past the due date
84	Account 180 or more days past the due date
88	Claim filed with government for insured portion of balance on defaulted loan
89	Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due
93	Account assigned to internal or external collections
94	Foreclosure Completed; there may be a balance due

95	Voluntary surrender; there may be a balance due
96	Merchandise was repossessed; there may be a balance due
97	Unpaid balance reported as a loss(charge-off)
DA	Delete entire account (for reasons other than fraud)
DF	Delete an entire account due to confirmed fraud (fraud investigation completed)

NOTE: In order to maintain the integrity of credit information, it is important that credit grantors not ask for a subsequent deletion of account history unless an actual error was reported. Paid derogatory accounts, such as collections, should be reported as paid; they should not be deleted.

Equal Credit Opportunity Act (ECOA) Codes

The ECOA code defines the relationship of consumer to the accounting compliance with the Equal Credit Opportunity Act.

Code	**Description**
1	Individual (This consumer has contractual responsibility for this account and is primarily responsible for its payment
2	Joint contractual Liability (This consumer has contractual responsibility for this joint account)
3	Authorized User (This consumer is an authorized user of this account; another consumer has contractual responsibility.)
5	Co-maker or Guarantor (This consumer is the co-maker or guarantor for this account, who becomes liable if the maker defaults.)
7	Maker (This consumer is the maker who is liable for the account, but a co-maker or guarantor is liable if the maker defaults.)
T	Terminated (The association with the account has been terminated by this consumer.)
X	Deceased (This consumer is deceased.)
W	Business/Commercial (This code is used to identify that the company reported in the Name field is contractually liable for this account.)
Z	Delete Consumer (This code is used to delete this consumer from the account.)

NOTE: Only inaccurately reported consumers should be deleted.

Credit Bureau Report Key

Other Reporting Codes Used

The following codes may also be found on a debtor's credit report:

Code	Description
Reporter Name or processor.	Name of processing company sending the data, i.e, data furnisher
Date Opened	Date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, lost or stolen card, etc.
Highest Credit or Original Loan Amount	Line of Credit - highest balance ever attained
	Mortgage - original amount of loan (excluding interest payments)
	Open - highest balance ever attained
	Revolving - highest balance ever attained
Terms Duration	Duration of credit extended (usually stated in months or years)
Current Balance Information	Current balance owed on the account as of the Date of Account
Amount Past Due	Total amount of payments that are 30 days or more past due in whole dollars only. This field should include late charges and fees, if applicable.
Original Creditor Name	(long descriptor—k1 segment, original creditor name)
Account Type O=Open, I=Installment	C=Line of Credit, M=Mortgage, R=Revolving,

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