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In order to help our valued clients understand credit reports we are including this helpful guide to understanding credit reports. As always, feel free to call our client relations department to walk you through your report, we are always here to help!

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

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	INSCCLAIM	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BK7W/D	M	Withdrawn Chapter 7 Bankruptcy	PAID	A2	Paid account/zero balance
BK11W/D	N	Withdrawn Chapter 11 Bankruptcy	PDBYDLER	66*	Credit grantor paid by the company who originally sold the merchandise
BK12W/D	O	Withdrawn Chapter 12 Bankruptcy	REFINANC	10	Account renewed or refinanced
BK13W/D	P	Withdrawn Chapter 13 Bankruptcy	REPOSSES	96*	Merchandise was taken back by credit grantor/there may be a balance due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
CUR 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

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

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	HF Home furnishing stores	PE Engineering/all kinds	
AP Automotive parts	HM Music & record stores	PF Florists	VC City and county
AR Auto repair, body shops	HR Furniture rentals	PG Photographers	VF Federal government
AS Service stations	HT TV & radio sales & service	PH Health & fitness clubs	VK Child support services
AT TBA stores, tire dealers	HZ Home furnishings—non-specific	PI Detective service	VL Law enforcement
AU Automobile dealers, used		PL Legal and related services	VS State government
AZ Automotive—non-specific		PM Check cashing services	VX Court codes
		PN Restaurants/concessions	VZ Government—non-specific
BB All banks—non-specific	IG General insurance	PP Pest control	
BC Bank credit cards	IL Life insurance	PR Country clubs	WA Automotive supplies
BI Bank—installment loans	IZ Insurance—non-specific	PS Employment screening	WB Building supplies/hardware
BM Bank—mortgage department		PZ Personal service (non-medical)—non-specific	WC Clothing and dry goods
BN Industrial bank	JA Jewelers		WD Drugs, chem & related goods
BO Co-op bank	JP Computer sales & service	QZ Mail order houses—non-specific	WG Wholesale grocery and related products
BS Savings bank	JV Video tape rental & sales		WH Home furnishings
	JZ Jewelry, cameras & computers—non-specific	RA Apartments	WM Machinery, equip supplies
CG General clothing store		RC Office leasing	WP Credit card processors
CS Specialty clothing store	KG General contractors	RD Mobile home dealers	WZ Wholesale—non-specific
CZ Clothing store—non-specific	KI Home improvement contr	RE Real estate sales & rentals	
DC Complete department stores	KS Sub-contractors	RH Hotels	XD Direct mail list services
DV Variety stores	KZ Contractors—non-specific	RM Motels	XL List processing vendors
DZ Dept & variety stores—non-specific	LA Air cond/heat/plumb/elec sls	RP Mobile home park	XM Media
	LF Fixture & cabinet suppliers	RR Property & property mgmt co	XZ Advertising—non-specific
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
FA Auto financing companies	MF Funeral homes	TC Farm chem & fertilizer stores	ZA Auto reseller
FB Mortgage brokers	MG Medical group	TF Feed and feed stores	ZB Credit report brokers
FC Credit unions	MH Hospitals and clinics	TN Nursery & landscaping	ZC Credit bureaus
FD Bail bonds	MM Cemeteries	TZ Farm & garden supplies/services—non-specific	ZD Direct to consumer reseller
FF Sales financing companies	MO Osteopaths		ZE Employment reseller
FI Investment firms	MP Pharmacies & drug stores	UA Water utilities/bottled water	ZF Finance reseller
FL Savings & loans—mortgage	MS Optometrists & optical outlets	UC Cable TV providers	ZI Insurance reseller
FM Mortgage companies	MV Veterinarians	UD Garbage & rubbish disposal	ZL Leasing & rental reseller
FP Personal loan companies	MZ Medical & related health—non-specific	UE Electric light & power co	ZM Manufacturing
FR Mortgage reporters		UF Fuel oil distributors	ZP Personal service reseller
FS Savings & loan companies	NA Airlines	UG Gas co, natural & bottled	ZR Retail not elsewhere classified
FT Investment securities	ND Credit card—dept store	UH Coal & wood suppliers	ZS Svcs not elsewhere classified
FU Bulk purchase finance	NF Credit card—finance co	UL Long distance phone co	ZT Tenant screeners reseller
FW Bulk purchase finance—general	NS Credit card—savings & loan	UO Online/internet services	ZW Wholesale not elsewhere classified
FZ Finance companies—non-specific	NU Credit card—credit union	UP Cellular & paging services	ZY Collection reseller
	NZ Natl credit card/airlines—non-specific	UR Waste recycling/handlers	ZZ All others not elsewhere classified
GD Dairies		US Satellite TV/direct broadcast providers	
GN Neighborhood grocers	OC Oil company credit cards		
GS Supermarkets	OZ Oil companies—non-specific		

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
- 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 & loan
- 9** Service & professional

Example: 3234567

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Purpose type of account

Short name	Type code	Explanation	Short name	Type code	Explanation
AGR	7B	Agriculture	H/I	04	Home improvement loan
AUL	3A	Auto lease	HHG	22	Secured by household goods
AUT	00	Auto loan	I/L	78	Installment loan
ATY	95	Attorney fees	INS	49	Insurance underwriting
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	Business loan—personally guaranteed	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 2nd 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/non-purchase 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
G/B	75	Government benefit	SUM	30	Summary of accounts with same status
G/F	71	Government fine	TSL	0A	Time share loan
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			
HEI	6D	Home equity			


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



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