

# **Credit Report Data Data Format & Reference Tables**

## Integration Guide

**June 2014**



## Document Revisions

Date	Change
6/16/2014	Document created to support newly approved DO-XIS Workflow

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## Credit Report Data Format

This table defines the Fannie Mae credit report data file. The credit report includes borrower information, public records; inquiries, credit account information, and credit scores. This data is returned by the requested credit service and is based upon the borrower information provided in the associated 1003 file. All Fannie Mae credit service providers will format their report data to this specification.

Please refer to the Credit Report Code Reference Table section of this document for available codes and translations.

Note: This table is documented in both the **Client Services Integration Guide** and the **Credit Agency Integration Guide**. Though the data is identical, the two guides refer to the data fields by different field numbers. Both numbering schemes are recorded here for cross-reference.

### How to Read the Data Format Tables

Each MORNETPlus dataset in this section is presented in tabular format like this example:

Client Integration Guide Field	Credit Agency Integration Guide	Data Stream	Pos	Len	Seg Occ	Field Information
HDR-010	1	H001	1	3	S	Record ID: File Identification

The column headings for these tables are defined as:

**Client Integration Guide** – The reference number for the field in the Fannie Mae Credit Report File.

**Credit Agency Integration Guide** – The reference number for the field for Credit Providers.

**Data Stream** – Contains the record layout of the data. An example of one data stream within the underwriting dataset is shown below.

HDR-010	1	H001	1	4	S	Record ID = Header segment
HDR-020	2	Segment length	5	4		74
HDR-030	3	Report reference	9	15		This credit report reference number is assigned by the credit agency
HDR-040	4	Filler	24	10		Reserved for future use
HDR-050	5	Report type	34	2		01-3 file merge
HDR-060	6	Joint/Individual indicator	36	1		J = joint, I = individual
HDR-070	7	Agency ID	37	3		N
HDR-080	8	Agency Name	40	35		Text
		<N/L>				End of record. Length = 74.

And the corresponding textual data file line:

**H00174 4J2227 0314 Credit Mortgage Services**

In short, think of a data stream as a single line within a data file. The values within the line are:

- The record ID: three characters that begin and identify the data stream. The first characters of the line *must* appear as shown in the record ID line (shaded in the table above), for example '000
- Variable data, depending upon the record.
- A <N/L> (new line) character. The <N/L> is the end of record marker if it consists of \r\n where \r is the C language representation of ASCII value 13 (carriage return) and \n is the C language representation of ASCII value 10 (line feed).

**Pos** – This is an integer that indicates the starting position of the field or record.

**Len** – This is an integer that indicates the length of the field or record. All the data formats are fixed length.

**Seg Occ** – This is a single character that indicates the multiplicity requirements for the segment. The character appears only in rows where the row is the *segment header*. The multiplicity values are defined as:

- S = Single Occurrence
- M = Multiple Occurrences
- SA = Single Occurrence per Applicant

**Field Information** – Contains one or more of the following types of information about this field:

- Textual notes about the field.
- Defined format for the field. This format must be one of the following types:
- Text. Field contains free-form text.
- CCYYMMDD. Field contains a date, such as 19980415, meaning April 15, 1998.
- CCYY. Field contains a year field that includes the century, such as 1998.
- HH:MM. Field contains a time reference in Military terms, such as 13:21.
- -ZZZZZZZZZZ.ZZ. Field is a numeric field with leading zeros suppressed.
- For these real values, no negative sign indicates a positive amount. The decimal point is a floating decimal type that is used to specify the precision of a number. It can be positioned to contain more digits after and fewer digits before its occurrence, as long as the total length of the field remains the same (excluding the negative sign but including the decimal point). The maximum number of digits permitted after the decimal is 6.
- Some examples of amounts include -556.42, 234000.00, and 8.525.
- n. Field is a numeric field that can contain only digits. For example, a phone number is sent as 2027524341.

## Credit Report Data Format

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
HDR-010	1	H001	1	4	S	Record ID = Header segment
HDR-020	2	Segment length	5	4		74
HDR-030	3	Report reference	9	15		This number is assigned by the credit provider
HDR-040	4	Filler	24	10		Reserved for future use
HDR-050	5	Report type	34	2		<p>01-3 file merge</p> <p><i>1 File report</i></p> <p>02-Equifax</p> <p>03- Experian</p> <p>04-TransUnion</p> <p><i>2 File merge</i></p> <p>05-Equifax/ Experian</p> <p>06-Equifax/TransUnion</p> <p>07- Experian/TransUnion</p> <p>This field will match the repository code in the request segment defined in protocol section, with the exception of the following cases:</p> <p>1) The request segment contains code 8 or 9.</p> <p>2) This is a reissue request.</p>
HDR-060	6	Joint / Individual indicator	36	1		J = Joint, I = Individual
HDR-070	7	Agency ID	37	3		n Agency ID indicates which Credit Agency was used as the service provider. <a href="https://www.fanniemae.com/singlefamily/credit-information-providers">https://www.fanniemae.com/singlefamily/credit-information-providers</a>
HDR-080	8	Agency Name	40	35		Text The name of the Credit Agency, which was used as the service provider.
		<N/L>				End of record. Length = 74.
SBJ 010	1	S001	1	4	S	Record ID = Subject segment
SBJ-020	2	Segment length	5	4		172
SBJ-030	3	Report date	9	8		MMDDCCYY The date the original or first credit in-file was issued
SBJ-040	4	Borrower last name	17	25		Text Should be purely alpha, non-numeric, with the exception of apostrophes and
SBJ-050	5	Borrower first name	42	20		Text Should be purely alpha, non-numeric, with the exception of apostrophes and

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
SBJ-060	6	Borrower middle name	62	20		Text. Should be purely alpha, non-numeric, with the exception of apostrophes and hyphens.
SBJ-070	7	Borrower name suffix	82	4		Text See CRC "Name Suffix" table.
SBJ-080	8	Borrower SSN	86	9		n
SBJ-090	9	Co-Borrower last name	95	25		Text Should be purely alpha, non-numeric, with the exception of apostrophes and hyphens.
SBJ-100	10	Co-Borrower first name	120	20		Text Should be purely alpha, non-numeric, with the exception of apostrophes and
SBJ-110	11	Co-Borrower middle name	140	20		Text Should be purely alpha, non-numeric, with the exception of apostrophes and
SBJ-120	12	Co-Borrower name suffix	160	4		See CRC "Name Suffix" table.
SBJ-130	13	Co-Borrower SSN	164	9		n
		<N/L>				End of record. Length=172.
ADD-010	1	A001	1	4	M	Record ID = Address segment
ADD-020	2	Segment length	5	4		115
ADD-030	3	Borrower/Co-borrower indicator	9	1		B = Borrower, C = Co-borrower
ADD-040	4	Prior/Present	10	1		1 = Present, 2 = Prior
ADD-050	5	Reported/Start date	11	6		MMCCYY This field is left blank if the data is not available at the agency.
ADD-060	6	Unstructured street address	17	60		Text
ADD-070	7	City	77	20		Text
ADD-080	8	State	97	2		Text
ADD-090	9	Zip code	99	9		n If the agency only has a 5-digit zip code available, then the last four digits will be blank (i.e. agency will not add 4 zeros).
ADD-100	10	Own/Rent code	108	1		O= Own R = Rent W = Living with family X = Free Blank = Unknown
ADD-110	11	Length of residence	109	4		n In months
ADD-120	12	Bureau source code	113	3		See CRC "Information Source Codes" table.
		<N/L>				End of record. Length=115.

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
PBR-010	1	P001	1	4	M	Record ID = Public Record segment
PBR-020	2	Segment length	5	4		82
PBR-030	3	Public record class code	9	2		See CRC "Public Record Class Codes" table.
PBR-040	4	Public record type	11	4		See CRC "Public Record Type Codes" table.
PBR-050	5	Action filed date	15	6		MMCCYY
PBR-060	6	Action satisfied date	21	6		MMCCYY
PBR-070	7	Action status code	27	4		See CRC "Public Record Status Codes" table.
PBR-080	8	ECOA code	31	1		See CRC "ECOA" table.
PBR-090	9	Action amount	32	9		For example, 1000
PBR-100	10	Asset amount	41	9		For example, 1000
PBR-110	11	Liability amount	50	9		For example, 1000
PBR-120	12	Exempt amount	59	9		For example, 1000
PBR-130	13	Consumer remark code	68	6		See CRC "Remarks Codes" table.
PBR-140	14	Consumer remark code	74	6		See CRC "Remarks Codes" table.
PBR-150	15	Bureau source code	80	3		See CRC "Information Source Codes" table.
		<N/L>				End of record. Length=82
INQ-010	1	I001	1	4	M	Record ID = Inquiry segment
INQ-020	2	Segment length	5	4		44
INQ-030	3	Inquirer name	9	25		Text For example, Dept Store A
INQ-040	4	Inquiry date	34	8		MMDDCCYY
INQ-050	5	Bureau source code	42	3		See CRC "Information Source Codes" table.
		<N/L>				End of record. Length=44
CHS-010	1	C001	1	4	M	Record ID = Credit Account History segment
CHS-020	2	Segment length	5	4		262
CHS-030	3	ECOA	9	1		See CRC "ECOA Codes" table.
CHS-040	4	Creditor subscriber	10	15		For example, 111111
CHS-050	5	Creditor name	25	30		For example, Bank Card A
CHS-060	6	Account number	55	25		For example, 11223344556677
CHS-070	7	Account owner	80	1		See CRC "Account Owner Codes" table.
CHS-080	8	Manner of payment	81	1		See CRC "Manner of Payment (MOP) Codes" table.
CHS-090	9	Credit type code	82	1		See CRC "Credit Type Codes" table.
CHS-100	10	Account type code	83	4		See CRC "Account Type Codes" table.
CHS-110	11	Number of months	87	4		n Beginning to end of history
CHS-120	12	Date opened	91	6		MMCCYY
CHS-130	13	Date last reported	97	6		MMCCYY The date the account was last verified.
CHS-140	14	High balance	103	9		This should not be the highest credit but the highest actual balance.



Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
CHS-150	15	Account terms type code	112	1		C = Calculated P = Provided
CHS-160	16	Account terms amount	113	9		This field is not always reported; the default is zero.
CHS-170	17	Account term length	122	4		n In months.
CHS-180	18	Current balance	126	9		For example, 1000
CHS-190	19	Account status code	135	1		See CRC "Account Status Codes" table.  Code F (Date Frozen) means that the account is not active but not closed. Note: Code may be reported with or without a corresponding date in field number 20.
CHS-200	20	Account status date	136	6		MMCCYY The date of the status code provided.
CHS-210	21	Account history date	142	6		MMCCYY Most Recent Payment Due Date
CHS-220	22	History MOP code	148	36		MOP code (See CRC "Manner of Payment (MOP) Codes" table.) for each month (up to 36 months) in reverse chronological order starting from date above
CHS-230	23	Max. Delinquency MOP code	184	1		See CRC "Manner of Payment (MOP) Codes" table  The most derogatory MOP code reported over the life of the account
CHS-240	24	Max. Delinquency date	185	6		MMCCYY Over the life of the account.
CHS-250	25	Current past due amount	191	9		For example, 1000
CHS-260	26	Number 30 days late	200	3		n Over the life of the account.
CHS-270	27	Number 60 days late	203	3		n Over the life of the account.
CHS-280	28	Number 90+ days late	206	3		n Over the life of the account.
CHS-290	29	Number 30 days late (months 1 - 12)	209	3		n Time interval begins from reported date backwards the number of months
CHS-300	30	Number 60 days late (months 1 - 12)	212	3		n Time interval begins from reported date backwards the number of months
CHS-310	31	Number 90+ days late (months 1 - 12)	215	3		n Time interval begins from reported date backwards the number of months
CHS-320	32	Number 30 days late (months 13 - 24)	218	3		n Time interval begins from reported date backwards the number of months

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
CHS-330	33	Number 60 days late (months 13 - 24)	221	3		n Time interval begins from reported date backwards the number of months indicated.
CHS-340	34	Number 90+ days late (months 13 - 24)	224	3		n Time interval begins from reported date backwards the number of months indicated.
CHS-350	35	Number 30 days late (months 25 - 36)	227	3		n Time interval begins from reported date backwards the number of months
CHS-360	36	Number 60 days late (months 25 - 36)	230	3		n Time interval begins from reported date backwards the number of months
CHS-370	37	Number 90+ days late (months 25 - 36)	233	3		n Time interval begins from reported date backwards the number of months
CHS-380	38	Remark 1	236	6		See CRC "Remarks Codes" table. -  If the account history segment has been "picked" from one repository, then the remarks used are only from the "picked" repository.
CHS-390	39	Remark 2	242	6		See CRC "Remarks Codes" table.  If the account history segment has been "picked" from one repository, then the remarks used are only from the "picked" repository.
CHS-400	40	Remark 3	248	6		See CRC "Remarks Codes" table.  If the account history segment has been "picked" from one repository, then the remarks used are only from the "picked" repository.
CHS-410	41	Remark 4	254	6		See CRC "Remarks Codes" table.  If the account history segment has been "picked" from one repository, then the remarks used are only from the "picked" repository.
CHS-420	42	Bureau source code	260	3		See CRC "Information Source Codes" table.
		<N/L>				End of record. Length=262

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
RSK-010	1	R001	1	4	M	Record ID = Risk Scores segment
RSK-020	2	Segment length	5	4		46
RSK-030	3	Original/Rescore code	9	1		O = Original R = Rescore
RSK-040	4	Source	10	2		0 = Agency 1 = Equifax 2 = Experian 3 = TransUnion
RSK-050	5	Scoring model ID	12	2		See CRC "Scoring Model ID Codes" table.
RSK-060	6	Owner code	14	1		1 = Subject, 2 = Spouse
RSK-070	7	Score	15	6		Signed numeric i.e. +00325 The following exclusion codes are also valid reported risk scores. The valid codes are:  9000 - N/A, FILE TOO LONG 9001 - N/A, DECEASED 9002 - N/A, MODEL EXCLUSION 9003 - N/A, LACK CREDIT HISTORY 9004 - SCORE NOT AVAILABLE 9005 - SCORE NOT AVAILABLE 9999 - N/A, NO RECORD FOUND 999 - BUREAU NOT REPORTING A SCORE
RSK-080	8	Risk factor 1	21	5		Risk factor codes are returned from the repositories with the repository scores.
RSK-090	9	Risk factor 2	26	5		Risk factor codes are returned from the repositories with the repository scores.
RSK-100	10	Risk factor 3	31	5		Risk factor codes are returned from the repositories with the repository scores.
RSK-110	11	Risk factor 4	36	5		Risk factor codes are returned from the repositories with the repository scores.
RSK-120	12	Exception code	41	4		Exception codes are returned from the repositories.
RSK-130	13	Hit Level	45	2		Used to differentiate multiple scores of the same type sent from a repository for the same borrower. Hit Levels MUST be supplied for any scores to be counted. This should still be provided if only one score is reported for one repository.
		<N/L>				End of record. Length=46

Client Services Integration	Credit Agency Integration	Data Stream	Pos	Len	Seg Occ	Field Information
ERR-010	1	E001	1	4	M	Record ID = Error segment
ERR-020	2	Segment length	5	4		15
ERR-030	3	Error code	9	4		See CRC "Credit Agency (E001 Segment) Codes" table.
ERR-040	4	Bureau source code	13	3		See CRC "Information Source Codes" table.
		<N/L>				End of record. Length=15
TRL-010	1	T001	1	4	S	Record ID = Trailer segment
TRL-020	2	Segment length	5	4		8
		<N/L>				End of record. Length=8
RSK-010	1	R001	1	4	M	Record ID = Risk Scores segment

## Credit Report Codes

The tables in this section define all the credit report values currently defined and/or recognized by Fannie Mae. Use these codes to interpret the data contained in a Fannie Mae Credit Report data file.

These codes will also help interpret the information in a credit agency's own credit report (i.e. *not* the Fannie Mae format). However, those agency-specific reports may also contain codes that aren't defined here.

### 1. Account Owner Codes (C001)

Account Owner code	Description
0	Joint
1	Applicant
2	Spouse
?	Possible non-applicant
	Unknown

### 2: Account Type codes (C001)

Account Type code	Description	Notes
AC	Open Account	
ADV	Government employee advance	No longer valid code
AF	Appliance or furniture	
AG	Collection agency attorney	No longer valid code
AL	Auto lease	
AP	Airplane	
AR	Auto loan refinance	
AT	Auto loan equity transfer	
AU	Automobile	
AUTO	Auto	No longer valid code
AX	Agricultural loan	
BC	Business credit card	
BCC	Business credit card	No longer valid code
BEN	Government benefit	
BL	Revolving business lines	No longer valid code
BMP	Bi-Monthly mortgage payment	
BPG	Revolving business line	
BT	Boat	
BU	Business Loan Personally Guaranteed	Updated verbiage

Account Type code	Description	Notes
BUS	Business	No longer valid code
C/C	Credit card	No longer valid code
C/G	Credit granting	No longer valid code
C/L	Credit line	No longer valid code
C/LN	Checking credit/Line of credit	
CA	Camper	
CB	Combined credit plan	
CC	Credit card	
CD	Commercial line of credit	No longer valid code
CE	Commercial line of credit	
CEL	Cellular/Telecommunications	No longer valid code
CG	Commercial credit obligation	
CGA	Credit granting	
CH	Charge account	
CHG	Charge account	No longer valid code
CI	Commercial installment loan	
CK	Checking account	
CL	Credit line	
CLA	Collection attorney	No longer valid code
CLC	Commercial line of credit	No longer valid code
CLM	Insurance claim	No longer valid code
CM	Co-maker/Cosigner (not borrower)	Updated verbiage
CMKR	Co-maker	No longer valid code
CN	Credit clinic	
CNSL	Debt counseling service	No longer valid code
CO	Debt Consolidation	Updated verbiage
COLL	Collection	No longer valid code
COM	Commercial mortgage	No longer valid code
CO-M	Commercial mortgage	No longer valid code
CP	Child support	
CR	Cond. Sales contract-refinance	
CRPL	Combined credit plan	No longer valid code

Account Type	Description	Notes
CRW	Credit Watch	No longer valid code
CS	Conditional sales contract	
CU	Cellular	
CV	Conventional mortgage	
CW	Credit Watch	
CX	Charged off checking account	
CY	Commercial mortgage	
DC	Debit card	
DEP	Deposit related	No longer valid code
DR	Deposit related	
DR/C	Debit card	No longer valid code
DS	Debt counseling service	
EDUC	Education Loan	Updated verbiage
EMP	Employment	
EQ	Equipment	
EXM	Manual mortgage	
F/I	FACT Inquiry	No longer valid code
FA	Farm equipment	
FAC	Factoring company account	No longer valid code
FC	Factoring company account	
FCO	Factoring company	No longer valid code
FE	Attorneys fees	
FEE	Government fee for service	No longer valid code
FH	FHA loan	Updated verbiage
FH/C	FHA co-maker/cosigner (not borrower)	Updated verbiage
FHA	FHA home improvement loan	Updated verbiage
FI	FHA Revolving Home Improvement	No longer valid code
FIN	Government fine	No longer valid code
FL	FMHA Real Estate Mortgage	
FM	Family support	
FMH	Farmer's Home Admin FMHA	No longer valid code
FR	FHA real estate mortgage	Updated verbiage

Account Type	Description	Notes
FS	Finance statement	
FT	FACT Inquiry	
GA	Government employee advance	
GE	Government fee for services	
GF	Government fines	
GG	Government grant	
GH	Fraud Check Req & Gad Rpt	Updated verbiage
GO	Government overpayment	
GRN	Government grant	No longer valid code
GS	Government Secured Guar/Dir	Updated verbiage
GSL	Government secured loan	No longer valid code
GU	Government unsecured guarantee/dir.	Updated verbiage
GV	Government	
H/I	Home improvement	No longer valid code
H+O	Secured by Household goods & other collateral	Updated verbiage
HE	Home equity	
HEL	Home equity line of credit	
HG	Household goods	
HHG	Secured by Household goods	Updated verbiage
HI	Home improvement	
HK	Hawk Match Received	Updated verbiage
HW	Building material/Hardware	
IN	Insurance	
INS	Installment loan	
IS	Installment sales contract	
ISC	Conditional sales contract	No longer valid code
LC	Line of credit	
LE	Lease	
LEA	Lease	No longer valid code
LI	Lender placed insurance	
LS	Credit line secured	
MB	Manufactured Home	Updated verbiage



Account Type	Description	Notes
MB/H	Mobile home	No longer valid code
MC	Miscellaneous	
MD	Medical debt	
MSC	Government miscellaneous debt	
MT	Motor home	
MTG	Real estate mortgage	No longer valid code
NOTE	Note loan	No longer valid code
NT	Note loan	
NTCM	Note loan with co-maker/cosigner	Updated verbiage
OVP	Government overpayment	No longer valid code
PHG	Purchase household goods	No longer valid code
PI	Property improvement plan	Updated verbiage
PL	Personal loan	
PO	Paid out	
PR	Personal loan-refinanced	
PS	Partly secured	
PSEC	Partially secured	No longer valid code
R/C	Conventional real estate mortgage	No longer valid code
R/E	Real estate	No longer valid code
R/O	Real Estate Mortgage - with or without other collateral. Usually a second mortgage	Updated verbiage
R/S	Second mortgage	No longer valid code
RA	Residential rental agreement	Updated verbiage
RAL	Refund anticipation loan	No longer valid code
RC	Returned check	
RD	Recreational merchandise	
RE	Real Estate Specific Type Unknown	Updated verbiage
REC	Recreational	No longer valid code
RENT	Rental agreement	No longer valid code
RF	Refund anticipation loan	
RL	Real estate junior liens	
RM	Real estate mortgage	

Account Type	Description	Notes
RT	Real estate loan-equity transfer	
RTC	Returned check	No longer valid code
RV	Recreational vehicle	
S/CO	Secured by co-signer	
SA	Summary of accounts-same-status	
SAA	Service activation	
SC	Secured credit card	
SE	Secured loan	Updated verbiage
SEC	Secured	No longer valid code
SH	Secured by household goods	
SHI	Secured home improvement	
SI	Secured home improvement	No longer valid code
SK	Skip	
SM	Second mortgage	
SMP	Semi-monthly mortgage payment	
SO	Secured by household goods/collateral	Updated verbiage
SPL	Single payment loan	
ST	Student	
SU	Spouse support	
SUMM	Sum of account with same status	No longer valid code
SV	Savings, passbook, stock, etc.	
T/L	Title 1 loan	
TR	Trace inquiry	Updated verbiage
TS	Time shared loan	
UC	Utility company	
UDL	Govt. unsecured direct loan	
UGL	Govt. unsecured guaranteed	
UK	Unknown	
UNK	Unknown	No longer valid code
UNS	Unsecured	
US	Unsecured	No longer valid code
VA	VA loan	

Account Type	Description	Notes
VM	VA real estate mortgage	
YY	Collection	
	Unknown	

### 3. Manner of Payment (MOP) Codes (C001)

Manner of payment	Description
U	Unrated
	Unknown
0	Current (Too new to rate)
1	Current
2	Delinquent 30 days
3	Delinquent 60 days
4	Delinquent 90 days
5	Delinquent 120 days
6	Delinquent 150 days
7	Wage earner plan or bankruptcy
8	Repossession or foreclosure
9	Collection or charge-off

### 4. Public Record Status Codes (P001)

Public record status	Description	Notes
01	Discharged	No longer valid code
02	Involuntarily discharged	No longer valid code
03	Voluntarily discharged	No longer valid code
04	Granted	No longer valid code
05	Released	
06	Satisfied	
07	Appealed	
08	Dismissed	
09	Pending	
10	Settled	
11	Non-Adjudicated	
12	Terminated	No longer valid code
13	Completed	No longer valid code

Public record status	Description	Notes
14	Vacated	
15	Acquitted	No longer valid code
16	Disputed	No longer valid code
17	Discharged in bankruptcy	
18	Judgment	Updated verbiage
19	Paid	
20	Canceled	
21	Real estate sold	No longer valid code
22	Adjudicated	No longer valid code
23	Filed	
24	Miscellaneous	No longer valid code
	Unknown	

## 5. Public Record Type Codes (P001)

Public record type	Description	Notes
01	Chapter 7 bankruptcy	Updated verbiage
02	Chapter 11 bankruptcy	
03	Chapter 12 bankruptcy	
04	Chapter 13 bankruptcy	
05	Bankruptcy	Updated verbiage
06	Federal tax lien	
07	State tax lien	
08	County tax lien	
09	City tax lien	
10	City/County tax lien	
11	Mechanics lien	
12	Tax lien	
13	Civil suit	
14	Judgment	
15	Judgment by confession	No longer valid code
16	Judgment by default	No longer valid code

Public record type	Description	Notes
17	District judgment	No longer valid code
18	Annulment	No longer valid code
19	Separate maintenance	
20	Legal separation	No longer valid code
21	Dissolution of marriage	No longer valid code
22	Wage garnishment	
23	Wage assignment	No longer valid code
24	Foreclosure	
25	Notice of non-responsibility	No longer valid code
26	Criminal arrest	No longer valid code
27	Criminal judgment	No longer valid code
28	Chattel mortgage	No longer valid code
29	Legal name change	No longer valid code
30	Deeds and mortgages	No longer valid code
31	Execute writ	No longer valid code
32	Forcible detainer	
33	Financing statement	No longer valid code
34	Declaration of homestead	No longer valid code
35	Replevin	No longer valid code
36	Attachment	
37	Real estate attachment	
38	Lis pendens	No longer valid code
39	Landlord/Tenant	No longer valid code
40	Miscellaneous Lien	Update verbiage
41	Notice of default	No longer valid code
42	Public sale	No longer valid code
43	Sheriff sale	No longer valid code
44	Trusteeship	
45	Trust deed	No longer valid code
46	Warranty deed	No longer valid code
47	Deed-in-lieu	No longer valid code
48	Detinue	No longer valid code

Public record type	Description	Notes
49	Deficit judgment	No longer valid code
50	NM mortgage	No longer valid code
51	Consumer counseling	No longer valid code
	Unknown	

## 6. Exception Type Codes (R001)

Exception type code	Description
D	Subject deceased
N	No tradelines
I	Insufficient or unknown tradeline history
R	No recently reported tradeline information (last 6 months)
X	No tradelines recently reported which are undisputed
Z	Scores not returnable due to error
	Unknown

## 7. ECOA Codes (C001)

ECOA code	Code name	Description	Notes
U	Undesignated	Not designated by the creditor	
I	Individual	Individual account	
J	Joint	Joint account	
A	Authorized user	Authorized to use someone else	
S	Shared	Joint account	No longer valid
C	Co-maker/Co-signer	Joint responsibility for the account	
B	Co-signer	Responsibility only in case of	No longer valid
M	Maker/Signer	Signer responsible but Co-signer will be responsible if Signer	Updated description
T	Terminated	Closed account	
0	Joint	Joint account	No longer valid
1	Subject	Subject account	No longer valid
2	Spouse	Spouse account	No longer valid
3	Joint	Joint account	No longer valid
X	Deceased	Consumer deceased	New Code
	Unknown	Unknown	

## 8. Credit Type Codes (C001)

Credit type code	Description
R	Revolving
I	Installment
O	Open
M	Mortgage
C	Line of credit
Y	Collection
	Unknown

## 9. Account Status Codes (C001)

Account status code	Description
C	Account closed
S	Last paid
F	Account frozen
P	Account paid in full
T	Account transferred
R	Account refinanced
	Unknown

## 10. Risk Factor Codes (R001)

Risk factor code	Description	Notes
0	No adverse information present	
1	Amount owed on accounts is too high	
2	Level of delinquency on accounts	Updated Description
3	Too few bank/national revolving accounts	Updated Description
4	Too many bank/national revolving accounts	Updated Description
5	Too many derogatory public records	
6	Too many consumer finance company accounts	Updated Description
7	Account payment history is too new to rate	
8	Too many inquiries last 6 months	
9	Lack of recent installment loan information	
10	Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high.	Updated Description

Risk factor code	Description	Notes
11	Too few accounts reported	
12	No recent revolving balances	
13	Time since delinquency too recent or unknown	
14	Length of time accounts have been established	Updated Description
15	Lack of recent bank/national revolving information	Updated Description
16	Lack of recent revolving account information	
17	Lack of recent non-mortgage balance information	
18	Number of accounts with delinquency	
19	Too few accounts currently paid as agreed	
20	Time since derogatory public record or collection is too short	Updated Description
21	Amount past due on accounts	
22	Serious delinquency, derogatory public record, or collection filed	
23	Number of bank/national revolving accounts with balances	Updated Description
24	No recent revolving balances	
25	Too many accounts with balances	
26	Number of revolving accounts	
27	Too many accounts recently opened	Updated Description
28	Number of established accounts	
29	No recent bank/national revolving balances	Updated Description
30	Time since most recent account opening is too	
31	Too few accounts with recent payment information	
32	Lack of recent installment loan information	
33	Proportion of loan balances to loan amounts is too high	
34	Amount owed on delinquent accounts	
35	Amount owed on revolving accounts is too high	
36	Length of time revolving accounts have been established	Updated Description



Risk factor code	Description	Notes
37	Date of last inquiry too recent	
38	Serious delinquency, and public record or collection filed	
39	Serious delinquency	
40	Derogatory public record or collection filed	
41	Too many inquiries last 12 months	
42	Payment due on accounts	New Code
43	Lack of recent auto loan information	New Code
44	Length of time consumer finance company loans have been established	New Code
45	Lack of recent consumer finance company account information	New Code
46	Length of time installment loans have been established	New Code
47	Length of time open installment loans have been established	New Code
48	Number of bank/national revolving or other revolving accounts	New Code
49	Number of consumer finance company accounts established relative to length of consumer finance history	New Code

## 11. Public Record Class Codes (P001)

Public record class	Description	Notes
1	Bankruptcy	
2	Civil or Judgment	Updated Description
3	Lien	Updated Description
4	Real estate	
5	Marital status	
6	Miscellaneous	

## 12. Information Source Codes (multiple segments)

If the Information source code is equal to '8', please reference the "Credit Agency (E001 Segment)

Error Codes table in this section.

Information source	Description
1	EQUIFAX
2	EXPERIAN
3	TransUnion
4	EQUIFAX, EXPERIAN
5	EQUIFAX, TransUnion
6	EXPERIAN, TransUnion
7	All
8	Credit agency derived

## 13. Name Suffix Codes (S001)

Name suffix code	Description
0	Senior
1	Junior
2	II
3	III
4	IV
	Unknown

## 14. Remarks Codes (C001)

### *Trans Union Remark Codes*

Remarks Code	Description	Notes
T0001	Repaired, still doesn't work	
T0002	Loan assumed by another party	
T0003	Merchandise returned, never credited	
T0004	Account consolidated	
T0005	Account closed due to re-finance	
T0006	Account closed due to transfer	
T0007	Merchandise returned; no replacement received	
T0008	Merchandise returned; no credit financed	
T0009	Merchandise returned; no credit for shipment	
T0010	Account acquired by RTC/FDIC	
T0011	Merchandise returned; only partial credit	

Remarks Code	Description	Notes
T0012	Balance disputed finance charges	
T0013	Payments made but not credited	
T0014	Statements never received	
T0015	Adjustment pending	
T0016	No merchandise received	
T0017	All merchandise not received	
T0018	Merchandise repossessed; balance deficiency	
T0019	Active military duty	
T0020	Amount confused with relative	
T0021	Affected by natural disaster	
T0022	Attorney or outside agency account	
T0023	Amount confused with other name	
T0024	No knowledge of account	
T0025	Judgment obtained	
T0026	Loan assumption	
T0027	Disputes claim or balance	
T0028	Bad debt; collection suit	
T0029	Bad debt not covered by insurance	
T0030	Bad debt; paid by maker	
T0031	Bankruptcy	
T0032	Balance transferred to another account	
T0033	Claim/Payment made against guarantor	
T0034	Account closed by consumer	
T0035	Canceled by credit grantor	
T0036	Chapter 7 bankruptcy	
T0037	Chapter 11 bankruptcy	
T0038	Consumer counseling account	
T0039	Collection account canceled by creditor	
T0040	Contact credit grantor	
T0041	Dispute following resolution	
T0042	Returned check	
T0043	Placed for collection	
T0044	Contingent liab-corp defaults - if corporate defaults	

Remarks Code	Description	Notes
T0045	Account closed	
T0046	Closed	
T0047	Credit line suspended	
T0048	Contract not as represented	
T0049	Collection account	
T0050	Collection paid by merchant/dealer	
T0051	Collection account - payment plan	
T0052	Cosigned account	
T0053	Civil suit filed	
T0054	Account closed - transferred or refinance	
T0055	Contact subscriber	
T0056	Current account was collection	
T0057	Deceased	
T0058	Dispute reported by subscriber	
T0059	Dispute following resolution	Duplicate code, use T0041
T0060	Deeds-in-lieu of foreclosure	
T0061	Deeds-in-lieu	
T0062	Dispute resolution pending	
T0063	Dismissed	
T0064	Dispute resolved - Customer disagrees	
T0065	Dispute resolved - Reported by grantor	
T0066	Dispute resolved	
T0067	Education loan	
T0068	Election of remedy	
T0069	Early termination	
T0070	Early termination with a deficiency	
T0071	Early termination by default	
T0072	Foreclosure	
T0073	Chapter 12 family farm bankruptcy	
T0074	FHA claim filed	
T0075	FHA home improvement loan	
T0076	Foreclosure discontinued	
T0077	Foreclosure initiated	

Remarks Code	Description	Notes
T0078	Foreclosure started	
T0079	Foreclosure redeemed	
T0080	Government employee advance	
T0081	Government fee for services	
T0082	Government grant	
T0083	Government miscellaneous debt	
T0084	Government fines	
T0085	Government overpayment	
T0086	Government confiscation	
T0087	Home equity loan	
T0088	Inactive account	
T0089	Interest bearing	
T0090	Insurance claim pending	
T0091	Insurance claim	
T0092	Debt being paid through insurance	
T0093	Paid by insurance - Insurance claim	
T0094	Judgment obtained	
T0095	Lease broken; merchandise returned	
T0096	Lease	
T0097	Managed by credit counseling service	
T0098	No forwarding address	
T0099	No dispute	
T0100	Non-interest bearing loan	
T0101	Student loan not in repayment	
T0102	Now paying	
T0103	Obligation of former spouse	
T0104	Purchased by another lender	
T0105	Primary borrower bankrupt	
T0106	Paid but delinquent	
T0107	Paid collection	
T0108	Paid by dealer	
T0109	Account paid from collateral	

Remarks Code	Description	Notes
T0110	Profit and loss now paying	
T0111	First payment never received	
T0112	Paying on account	
T0113	Paying partial payment agreement	
T0114	Paying by co-maker	
T0115	Paid by co-maker	
T0116	Paid profit and loss	
T0117	Payroll deduction	
T0118	PROFIT AND LOSS WRITE-OFF	
T0119	Personal circumstances resulted in delinquency	
T0120	Account payment assured by wage garnish	
T0121	Restitution account	
T0122	Deficiency balance paid by consumer	
T0123	Reaffirmation of debt	
T0124	Refinanced	
T0125	Repossession; paid by dealer	
T0126	Repossession; proceeds applied to debt	
T0127	Paid repossession	
T0128	Legal repossession; foreclosure	
T0129	Repossession	
T0130	Repossession; redeemed	
T0131	Dispute resolved	
T0132	Voluntary surrender; customer claim	
T0133	Returned voluntarily; paid by dealer	
T0134	Voluntary surrender; economic problems	
T0135	Returned voluntarily	
T0136	Returned voluntarily; proceeds applied to debt	
T0137	Returned voluntarily; redeemed	
T0138	Secondary borrower bankrupt	
T0139	Government secured direct loan	
T0140	Settled for less than full balance	
T0141	Government secured guaranteed	

Remarks Code	Description	Notes
T0142	Simple interest loan	
T0143	Skip out of account	
T0144	Student loan account	
T0145	Student loan default	
T0146	Student loan permanent assign government	
T0147	Student payment deferred	
T0148	Single payment loan	
T0149	Student loan returned by government	
T0150	Credit card lost or stolen	
T0151	Education claim filed	
T0152	Transfer	
T0153	Transferred to another lender	
T0154	Transferred to recovery	
T0155	Government unsecured direct loan	
T0156	Government unsecured guarantee	
T0157	Variable rate loan	
T0158	VA real estate mortgage	
T0159	Vehicle reported lost - conv. claim	
T0160	Verification pending	
T0161	Lost vehicle conv. claim paid insurance	
T0162	Wage earner plan account (Chapter 13)	
T0163	Acquired from another lender	New Code
T0164	Acct Info Disputed Meets FCRA	New Code
T0165	Balloon payment	New Code
T0166	Bankruptcy/Acct Disp/Clsd By Cnsmr	New Code
T0167	Bankruptcy/Acct Clsd By Cnsmr	New Code
T0168	Bankruptcy/Acct in Disp	New Code
T0169	Bankruptcy Withdrawn	New Code
T0170	Bankruptcy/Disp Rslvd/Csmr Disagr/Clsd	New Code
T0171	Bankruptcy/Disp Rslvd/Csmr Disagr	New Code
T0172	FCRA Dispt Closed By Consumer	New Code
T0173	FCBA Dsp Rslv Csmr Dsagr Clsd	New Code

Remarks Code	Description	Notes
T0174	Bankruptcy Chapter 12	New Code
T0175	Account Closed By Consumer/Chapter 7	New Code
T0176	Chapter 7/Acct Disp/Clsd By Cnsmr	New Code
T0177	Account Closed By Consumer/Chapter 11	New Code
T0178	Chapter 7 Bankruptcy/Acct in Disp	New Code
T0179	Chapter 11 Bankruptcy/Acct in Disp	New Code
T0180	Chapter 12 Bankruptcy/Acct in Disp	New Code
T0181	Account Closed By Consumer//Chapter 12	New Code
T0182	FCBA dispute/Closed By Consumer	New Code
T0183	Cust Pays Bal In Full Ea Mth	New Code
T0184	Chapter 11/Acct Disp/Clsd By Cnsm	New Code
T0185	Chapter 7/Disp Rslvd/Csmr Disagr/Cls	New Code
T0186	Chapter 7/Disp Rslvd/Csmr Disagr	New Code
T0187	Chapter 11/Disp Rslvd/Csmr Disagr/Cls	New Code
T0188	Chapter 12/Disp Rslvd/Csmr Disagr/Cls	New Code
T0189	Chapter 11 Bankruptcy/Disp Rslvd/Csmr Disagr	New Code
T0190	Chapter 12/Acct Disp/Clsd By Cnsm	New Code
T0191	Chapter 12 Bankruptcy/Disp Rslvd/Csmr Disagr	New Code
T0192	Dispute Reported By Grantor	New Code
T0193	Early Termination/Bal Owing	New Code
T0194	Early Termination/Ins Loss	New Code
T0195	Early Termination/Oblgtn Sat	New Code
T0196	Early Termination/Status Pend	New Code
T0197	Full Termination/Bal Owing	New Code
T0198	Full Term/Obligatn Satisfied	New Code
T0199	Full Termination/Status Pend	New Code
T0200	Involn Repossess/Bal Owing	New Code
T0201	Involuntary Repossession	New Code
T0202	Involn Repo/Oblgtn Satisfied	New Code
T0203	Judgement Granted	New Code
T0204	Payment Deferred	New Code
T0205	Prin Defrd/Int Pymt Only	New Code



Remarks Code	Description	Notes
T0206	Prepaid Lease	New Code
T0207	Substitute/Replacement account	New Code
T0208	Chapter 13/Acct Disp/Clsd By Cnsmr	New Code
T0209	Chapter 13/Acct Clsd By Consmr	New Code
T0210	Chapter 13 Bankruptcy/Acct in Disp	New Code
T0211	Chapter13/Dispte Rslvd/Csmr Disagr/Clsd	New Code
T0212	Chapter13/Disp Rslvd/Cnsmr Disagr	New Code

### **Equifax Narrative Codes**

Remarks Code	Description	Notes
E0001	Consumer says merchandise or service	
E0002	Consumer says account paid/being paid by	
E0003	Consumer says account is the responsibility of separated or divorced	
E0004	Consumer says account involved in business venture held personally liable	
E0005	Consumer disputes account which involved lease agreement	
E0006	Consumer says account slow due to billing dispute with creditor	
E0007	Consumer says account slow due to employment issues	Updated verbiage
E0008	Consumer says account slow due to medical expenses/illness	
E0009	Consumer says account slow due to job transfer	No longer valid code
E0010	Consumer says warranty dispute	
E0011	Voluntary repossession	
E0012	Involuntary repossession	
E0013	Auto loan	
E0014	Commercial loan	
E0015	Furniture appliance loan	
E0016	Home loan	
E0017	Home improvement loan	

Remarks Code	Description	Notes
E0018	Checking account loan	
E0019	Personal loan	
E0020	Charge	
E0021	Chattel	
E0022	Paid by dealer	
E0023	Merchandise redeemed	
E0024	Amount in H/C column is credit limit	
E0025	No activity since date reported	No longer valid code
E0026	Consumer disputes this account	
E0027	Account transferred or sold	
E0028	Paid - credit line closed	
E0029	Credit line closed	
E0030	Defaulted loan - claim filed against guarantor	Updated verbiage
E0031	Dispute - resolution pending	
E0032	Redeemed repossession	
E0033	Consumer says account slow due to domestic problems	
E0034	Consumer says paid on notification - no prior knowledge of balance due	
E0035	Consumer states co-signed account - not aware of delinquency	
E0036	Consumer states no statements received due to address change	
E0037	Consumer states this account is spouses responsibility	
E0038	Paid charge off	
E0039	Foreclosure process started	
E0040	Loan in default - paid or being paid by government guarantor	
E0041	Lease	
E0042	Student loan	
E0043	Consumer dispute following resolution	Updated verbiage
E0044	Account included in bankruptcy	
E0045	Payments managed by financial counseling	Updated verbiage
E0046	Collection agency account - status unknown	

Remarks Code	Description	Notes
E0047	Settlement accepted on this account	
E0048	Charge off - making payments	
E0049	Charge off - check presented was uncollectible	
E0050	Customer has now located consumer	
E0051	Refinanced	
E0052	Closed account	
E0053	Account closed - reason unknown	
E0054	Account paid after foreclosure started	
E0055	Insurance claim pending	
E0056	Customer unable to locate consumer	
E0057	Debit card	
E0058	Paid or being paid by co-signer guarantor	
E0059	Account assumed by another party	
E0060	Arrangements made with credit grantor to make partial payments	
E0061	Consumer states account slow due to death in the family	No longer valid code
E0062	Consumer states personal bankruptcy filed due to business failure	
E0063	Plaintiff verified judgment paid/satisfaction not recorded with court	
E0064	Consumer says account slow due to reduction in pay or work hours	No longer valid code
E0065	Secure credit line	
E0066	Voluntary	
E0067	Involuntary	
E0068	Line of credit	
E0069	Account closed by credit grantor	
E0070	Monthly payment is payroll deductible	
E0071	Account charged to profit and loss	
E0072	Collection account	
E0073	Account closed by consumer	
E0074	Charged off account	
E0075	Consumer says account not paid promptly - insurance claim delayed	

Remarks Code	Description	Notes
E0076	Balance is deficiency amount	
E0077	Consumer disputes - states account paid in full	
E0078	Update freeze requested by credit grantor	No longer valid code
E0079	Title 1 loan	
E0080	Balance not paid by insurance	
E0081	Balance paid by insurance company	
E0082	Foreclosure	
E0083	Paid or being paid by garnishment	Updated verbiage
E0084	Consumer recalled to active military duty	
E0085	Forfeit deed in lieu of foreclosure	
E0086	Broken lease agreement	
E0087	Account included in Chapter 13 - debt	
E0088	Conversion loss paid by insurance	
E0089	Student loan payment deferred	
E0090	Single payment loan	
E0091	Amortized mortgage	
E0092	Sheriff sale	
E0093	Amount in high credit includes finance charges	
E0094	Return mail	
E0095	Balance owing -amount not reported	
E0096	Auto title transferred - new owner loan/assumption not approved	No longer valid code
E0097	Included in bankruptcy in spouse name only - community property state	
E0098	Paid or making payments - not according to terms of agreement	
E0099	Lease - early termination by default	
E0100	Home equity loan	
E0101	Making payments - foreclosure was initiated	
E0102	Secured	
E0103	Real estate mortgage	
E0104	Guaranteed student loan	
E0105	National direct student loan	
E0106	Consumer disputes account - litigation filed by creditor pending	

Remarks Code	Description	Notes
E0107	Consumer disputes account - litigation filed by consumer pending	
E0108	Child/family support obligations	
E0109	Defendant verified item paid/satisfaction not recorded with court	
E0110	Voluntary return of purchase	
E0111	Account included in WEP filed by another	
E0112	Account included in bankruptcy of another	
E0113	Fixed rate	
E0114	Variable rate	
E0115	Paid collection	
E0116	Charged back to dealer	
E0117	Paid repossession	
E0118	See consumer statement	
E0119	Bankruptcy chapter 11	Updated verbiage
E0120	Unsecured	
E0121	Business account - personal guarantee	
E0122	Has co-signer	
E0123	Paid account / zero balance	Updated verbiage
E0124	Included in orderly payment debt	
E0125	Credit line suspended	
E0126	Defaulted student loan	
E0127	Credit card	
E0128	Consumer disputes account - says not his/hers	
E0129	Consumer disputes account - says never late	
E0130	Consumer disputes this public record item - says not his/hers	Updated verbiage
E0131	Consumer disputes this public record item - says filed in error	Updated verbiage
E0132	Consumer disputes this public record item - says released	Updated verbiage
E0133	Consumer disputes lien - says not his/hers	No longer valid code
E0134	Consumer disputes lien - says filed in error	No longer valid code

Remarks Code	Description	Notes
E0135	Consumer disputes lien - says released	No longer valid code
E0136	Consumer disputes bankruptcy - says not	No longer valid code
E0137	Consumer disputes bankruptcy - says	
E0138	Consumer disputes bankruptcy - says	
E0139	Consumer disputes account - says current status incorrect	
E0140	Making payments	
E0141	Annual payments	
E0142	Not included in bankruptcy	
E0143	Charged off checking account	
E0144	Plaintiff verified lien paid/released not recorded with court	
E0145	Consumer disputes - Reinvestigation under	
E0146	Account listed as public record	
E0147	Consumer disputes account - litigation pending	New Code
E0148	Account reinstated with lender	New Code
E0149	Paid by collateral	New Code
E0150	Account being paid through wep	New Code
E0151	Account being paid through financial counseling plan	New Code
E0152	Account paid through financial counseling plan	New Code
E0153	Consumer disputes this item	New Code
E0154	Reaffirmation of debt	New Code
E0155	Plaintiff/counsel verified judgment paid	New Code
E0156	Utility	New Code
E0157	Student loan assigned to government	New Code
E0158	Affected by natural disaster	New Code
E0159	First payment never received	New Code
E0160	Account acquired by RTC/FDIC/NCUA	New Code
E0161	Government debt	New Code
E0162	Debt consolidation	New Code
E0163	Manufactured housing	New Code
E0164	Recreational merchandise	New Code
E0165	Secured credit card	New Code

Remarks Code	Description	Notes
E0166	Medical	New Code
E0167	Account closed by consumer	New Code
E0168	100% payment to creditors filing claims	New Code
E0169	Account included in bankruptcy of primary	New Code
E0170	Account included in bankruptcy of secondary borrower	New Code
E0171	Returned check	New Code
E0172	FHA mortgage	New Code
E0173	VA mortgage	New Code
E0174	Congenital mortgage	New Code
E0175	Second mortgage	New Code
E0176	Agricultural	New Code
E0177	Commercial mortgage-individual liable, company is guarantor	New Code
E0178	Deposit related	New Code
E0179	Child/family support	New Code
E0180	Transferred to recovery	New Code
E0181	Consumer voluntarily withdrew from bankruptcy	New Code
E0182	Lease-full termination/entire payment schedule completed for terms of	New Code
E0183	Lease-early termination/merchandise returned before the end of the term	New Code
E0184	Status pending/leased vehicle returned to leasing company	New Code
E0185	Fannie Mae account	New Code
E0186	Freddie Mac account	New Code
E0187	Prepaid lease	New Code
E0188	Consumer pays balance in full each month	New Code
E0189	Principal deferred/interest payment only	New Code
E0190	Payment deferred	New Code
E0191	Bankruptcy voluntarily withdrawn	New Code
E0192	Bankruptcy chapter 7	New Code
E0193	Bankruptcy chapter 12	New Code
E0194	Reaffirmation of debt rescinded	New Code

Remarks Code	Description	Notes
E0195	Consumer disputes this account information	New Code
E0196	Consumer disputes after resolution	New Code
E0197	Account closed at consumer's request	New Code
E0198	Account acquired from another lender	New Code
E0199	Guaranteed/insured	New Code
E0200	Construction loan	New Code
E0201	Personal receivership - repayment managed by court trustee	New Code
E0202	Auto lease	New Code
E0203	Amount in high credit is original charge-off	New Code
E0204	Election of remedy	New Code
E0205	Consumer deceased	New Code
E0206	Adjustment pending	New Code
E0207	Inactive account	New Code
E0208	Dollar amount in excess of \$1 billion	New Code
E0209	Personal receivership - repayment managed by court trustee	New Code
E0210	Guaranteed/insured	New Code

### ***Experian Enhanced Special Comment Codes***

Remarks Code	Description	Notes
R0001	No Status	No longer valid code
R0002	Credit card lost or stolen	
R0003	Account transferred to another office	No longer valid code
R0004	CURRENT ACCOUNT/WAS DELINQUENT 60 DAYS PAST DUE DATE TWO TIMES	No longer valid code
R0005	Current account/was delinquent 60 days past due date three times	No longer valid code
R0006	Current account/was delinquent 60 days past due date four or more times	No longer valid code
R0007	Account renewed or refinanced	No longer valid code
R0008	This is an account in good standing	No longer valid code



Remarks Code	Description	Notes
R0009	Current account/was delinquent 90 days past due date two times	No longer valid code
R0010	Current account/was delinquent 90 days past due date three or more times	No longer valid code
R0011	Current account/was delinquent 120 days past due date two or more times	No longer valid code
R0012	Current account/was delinquent 150 days past due date two or more times	No longer valid code
R0013	Account 60 days past due two times	No longer valid code
R0014	Account 60 days past due three times	No longer valid code
R0015	Account 60 days past due four or more times	No longer valid code
R0016	Account 90 days past due two times	No longer valid code
R0017	Account 90 days past due three or more times	No longer valid code
R0018	Account 120 days past due two or more times	No longer valid code
R0019	Account 150 days past due two or more times	No longer valid code
R0020	Account 90 days past due date, was delinquent 120 days or more past due date	No longer valid code
R0021	Current account /was 30 days past due date	No longer valid code
R0022	Current account /was 30 days past due date two times	No longer valid code
R0023	Current account /was 30 days past due date three times	No longer valid code
R0024	Current account /was 30 days past due date four times	No longer valid code
R0025	Current account /was 30 days past due date five times	No longer valid code
R0026	Current account /was 30 days past due date six times or more	No longer valid code
R0027	Current account/was delinquent 60 days past due date	No longer valid code
R0028	Current account/was delinquent 90 days past due date	No longer valid code
R0029	Current account/was delinquent 120 days past due date	No longer valid code
R0030	Current account/was delinquent 150 days past due date	No longer valid code
R0031	Current account/was delinquent 180 days or more past due date	No longer valid code
R0032	Account was a repossession/no redeemed	No longer valid code

Remarks Code	Description	Notes
R0033	Current account/was a collection account, insurance claim or government claim or was terminated for default	No longer valid code
R0034	Account now available for use and is in good standing. Was a closed account	No longer valid code
R0035	Current account. Foreclosure was started	No longer valid code
R0036	Paid by company who originally sold the merchandise	Updated verbiage
R0037	Debt included in or discharged through Bankruptcy	No longer valid code
R0038	Debt included in or discharged through Bankruptcy	No longer valid code
R0039	Account 30 days past due date	No longer valid code
R0040	Account 30 days past due date two times	No longer valid code
R0041	Account 30 days past due date three times	No longer valid code
R0042	Account 30 days past due date four times	No longer valid code
R0043	Account 30 days past due date five times	No longer valid code
R0044	Account 30 days past due date six times or	No longer valid code
R0045	Account was 60 days past due date/now 30 days past due date	No longer valid code
R0046	Account delinquent 60 days past due date	No longer valid code
R0047	Account was 90 days past due date/now 30 or 60 days past due date	No longer valid code
R0048	Account delinquent 90 days past due date	No longer valid code
R0049	Account was 30 or 60 days past due date/was delinquent 120 days or more	No longer valid code
R0050	Account delinquent 120 days past due date	No longer valid code
R0051	Account delinquent 150 days past due date	No longer valid code
R0052	Account delinquent 180 days past due date	No longer valid code
R0053	Now paying /was a charge off	No longer valid code
R0054	Foreclosure proceeding started	
R0055	Claim filed with government for insured portion of balance on loan	No longer valid code
R0056	Credit grantor received deed for collateral in lieu of foreclosure on a defaulted mortgage	No longer valid code
R0057	Early termination by default of original terms of lease or sales contract	No longer valid code

Remarks Code	Description	Notes
R0058	Claim filed with government for insured portion of balance on account secured by real	No longer valid code
R0059	Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department	No longer valid code
R0060	Credit grantor reclaimed collateral to settle defaulted mortgage	No longer valid code
R0061	Voluntary surrender	No longer valid code
R0062	Merchandise was taken back by credit grantor; there may be a balance due	No longer valid code
R0063	Unpaid balance reported as a loss by credit	No longer valid code
R0064	None	No longer valid code
R0065	Consumer disputed item - Merchandise not	No longer valid code
R0066	Consumer disputed item - Merchandise not	No longer valid code
R0067	Consumer disputed item - Merchandise	No longer valid code
R0068	Consumer disputed item - Adjustment pending	No longer valid code
R0069	Consumer disputed item - Unauthorized	No longer valid code
R0070	Consumer statement - contact credit bureau office if the statement is not part of this report	
R0071	Credit line closed by consumer	
R0072	Special handling - Contact subscriber if more information is required	
R0073	Account payments being managed by credit counseling service	
R0074	Adjustments pending	Updated verbiage
R0075	Account previously in dispute - Now resolved - Reported by subscriber	
R0076	Account in dispute - Reported by subscriber	
R0077	Credit line closed - Reported by subscriber	No longer valid code
R0078	Account closed at grantor's request	Updated verbiage
R0079	Account closed at consumer's request	Updated verbiage
R0080	Dispute resolved - consumer disagrees	Updated verbiage
R0081	Election of remedy	Updated verbiage
R0082	Paid by co-maker	Updated verbiage
R0083	Primary maker filed bankruptcy	
R0084	Secondary maker filed bankruptcy	

Remarks Code	Description	Notes
R0085	Account closed due to transfer or refinance	
R0086	Student loan payment deferred	
R0087	Loan assumed by another party	Updated verbiage
R0088	Transferred to another lender	Updated verbiage
R0089	Early termination by default	No longer valid code
R0090	Student loan payment deferred	No longer valid code
R0091	Debt being paid through insurance	
R0092	Paying under partial payment agreement	
R0093	Single payment loan	
R0094	Simple interest loan	Updated verbiage
R0095	Purchased by another lender	
R0096	Recalled to military active duty	
R0097	Payroll deduction	
R0098	Reaffirmation of debt	No longer valid code
R0099	Student loan permanently assigned to	
R0100	Account payments assured by wage	
R0101	Account acquired by RTC/FDIC	
R0102	Voluntarily surrendered - then redeemed	Updated verbiage
R0103	Credit line suspended	
R0104	Contingent liability	
R0105	Account closed due to refinance	
R0106	Account closed due to transfer	
R0107	Account legally paid in full for less than the full balance	
R0108	First payment never received	
R0109	Affected by natural disaster	
R0110	Account paid by collateral	
R0111	Now paying	
R0112	Account paid Satisfactorily	No longer valid code
R0113	Paid account/zero balance	No longer valid code
R0114	Credit line closed/reason unknown or by consumer request/there may be balance due	No longer valid code
R0115	Consumer reported as deceased	No longer valid code

Remarks Code	Description	Notes
R0116	Current reported as deceased	No longer valid code
R0117	Paid account. Some payments were made past the agreed due dates	No longer valid code
R0118	Paid account was 30 days past due date	No longer valid code
R0119	Paid account was 30 days past due date two or three times	No longer valid code
R0120	Paid account was 30 days past due date four	No longer valid code
R0121	Paid account was 30 days past due date five	No longer valid code
R0122	Paid account was 30 days past due date six or more times	No longer valid code
R0123	Paid account was delinquent 60 days past due	No longer valid code
R0124	Paid account was delinquent 90 days past due	No longer valid code
R0125	Paid account was delinquent 120 days past due	No longer valid code
R0126	Paid account was delinquent 150 days past due	No longer valid code
R0127	Paid account was delinquent 180 days or more past due date	No longer valid code
R0128	Paid account was a voluntary surrender	No longer valid code
R0129	Paid account was a collection account, insurance claim or government claim was terminated for default	No longer valid code
R0130	Paid account was a repossession	No longer valid code
R0131	Paid account was a charge-off	No longer valid code
R0132	Paid account. Foreclosure was started	No longer valid code
R0133	Account legally paid in full for less than the full balance	duplicate code, use R0107
R0134	Credit Grantor could not locate consumer/consumer now located	No longer valid code
R0135	Credit closed/not paying as agreed	No longer valid code
R0136	Credit grantor cannot locate consumer	No longer valid code
R0137	Redeemed repossession	New Code
R0138	Transferred to recovery	New Code
R0139	Full termination/status pending	New Code
R0140	Full termination/obligation satisfied	New Code
R0141	Full termination/balance owing	New Code
R0142	Early termination/status pending	New Code

Remarks Code	Description	Notes
R0143	Early termination/obligation satisfied	New Code
R0144	Early termination/balance owing	New Code
R0145	Early termination/insurance loss	New Code
R0146	Involuntary repossession	New Code
R0147	Involuntary repossession/obligation satisfied	New Code
R0148	Involuntary repossession/balance owing	New Code
R0149	Prepaid lease	New Code
R0150	Principal deferred/interest payment only	New Code
R0151	Account information disputed by consumer	New Code
R0152	Account closed at consumer's request and in dispute under FCRA	New Code
R0153	Account closed at consumer's request and dispute investigation completed, consumer	New Code
R0154	Special evaluation required - account payment affected by hostile acts against	New Code
R0155	Account in dispute and closed by consumer	New Code
R0156	Acquired from another lender	New Code
R0157	Substitute/replacement account	New Code
R0161	Guaranteed/insured child support	New Code

## 15. Scoring Model ID Codes (R001)

Scoring Model ID code	Description	
1	Credit Quote	
2	DAS	Equifax
3	BEACON 96	Equifax
4	MDS	EXPERIAN
5	National Generic RISC Model	EXPERIAN
6	New Experian Fair Isaac Model (FICO II)	EXPERIAN
7	MDS Bankruptcy	EXPERIAN
8	Delphi	TransUnion
9	FICO® Risk Score, Classic (98)	TransUnion
10	Enhanced BEACON	Equifax
11	Experian/Fair Isaac Model	EXPERIAN

12	FICO® Risk Score, Classic (95)	TransUnion
13	BEACON 5.0	Equifax
14	FICO® Risk Score, Classic (04)	TransUnion
15	Experian/Fair Isaac Risk Model v3 <b>Note:</b> Fannie Mae will notify you when we are able to accept this model of the FICO.	Experian

## 16. Credit Agency (E001 Segment) Error Codes

These codes are to be generated by the credit agencies and are in addition to individual bureau error codes. These codes apply if field ERR-040 "Bureau source code" in section MDF - Credit Report Data Format table contains an '8'. This indicates that the codes are Agency Codes. If ERR-040 contains a value other than '8', the error codes are Bureau Codes. Contact the individual bureau for a list of their error codes.

Code	Description
1	Subject Record Not Found (Equifax)
2	Spouse Record Not Found (Equifax)
3	Possible Incomplete Data (Equifax)
4	Subject Record Not Found (EXPERIAN)
5	Spouse Record Not Found (EXPERIAN)
6	Possible Incomplete Data (EXPERIAN)
7	Subject Record Not Found (TUC)
8	Spouse Record Not Found (TUC)
9	Possible Incomplete Data (TUC)
10	Credit frozen by Equifax
11	Credit frozen by Experian
12	Credit frozen by TransUnion