# Glossary of account conditions and payment status

Version 7 — 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
BKADJPLN	69*	Debt included in or discharged through Chapter 13 Bankruptcy	INSCLAIM	92*	Claim filed for insured portion of the balance
BKLIQRED	67*	Debt included in or discharged	OPEN	A1	Open account
		through Chapter 7, 11 or 12 Bankruptcy	PAID	A2	Paid account/Zero balance
CHARGOFF	97*	Unpaid balance reported as a loss	PDBYDLER	66*	Credit grantor paid by the company that originally sold the merchandise
CLOSED	A3*	Closed account	REFINANC	10	Account renewed or refinanced
COLLACCT	93*	Account seriously past due/Account assigned to attorney, collection agency or credit grantor's internal	REPOSSES	96*	Merchandise was taken back by credit grantor/There may be a balance due
		collection department	SCNL	98*	Credit grantor cannot
CRCDLOST	03	Credit card lost or stolen	SCNL LOC	85	Consumer now located/Was
DECEASED	21*	Consumer reported as deceased	SOME LOC	03	credit grantor could not
DEEDLIEU	89*	Credit grantor received deed for			locate consumer
		collateral in lieu of foreclosure on a defaulted mortgage	SETTLED	68	Account legally paid in full for less than the full balance
FORECLOS	94*	Credit grantor reclaimed collateral to settle defaulted mortgage	TRANSFER	05	Account transferred to another office
FOREPROC	87*	Foreclosure proceeding started	TRMDFALT	91*	Early termination by default
GOVCLAIM	88*	Claim filed with government			of original terms of lease or sales contract
		for insured portion of balance on loan	VOLUSURR	95*	Voluntary surrender
INACTIVE	<b>A</b> 4	Inactive account			

<sup>\*</sup>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	37*	Current account/Was 60 days past due date
302TIMES	<b>72</b> *	Account 30 days past due date two times	CUR WAS 60-2	07*	Current account/Was 60 days past due date two times
303TIMES	73*	Account 30 days past due date three times	CUR WAS 60-3	08*	Current account/Was 60 days past due date three times
304TIMES	74*	Account 30 days past due date four times	CUR WAS 60-4+	09*	Current account/Was 60 days past due date four or
305TIMES	<b>75</b> *	Account 30 days past due date five times	CUR WAS 90	38*	more times  Current account/Was 90
30 6+ TIMES	76*	Account 30 days past due date six or more times	CUR WAS 90-2	14*	days past due date  Current account/Was 90
30 WAS 60	77*	Account 30 days past due date/Was 60 days past due date	CUR WAS 90-3+	15*	days past due date two times  Current account/Was 90 days past due date three or more times
602TIMES	22*	Account 60 days past due date two times	CUR WAS 120	39*	Current account/Was 120 days past due date
603TIMES	23*	Account 60 days past due date three times	CUR WAS 120-2+	16*	Current account/Was 120 days past due date two or
60 4+ TIMES	24*	Account 60 days past due date four or more times	CUR WAS 150	40*	more times  Current account/Was 150 days
902TIMES	25*	Account 90 days past due date two times		40" 17*	past due date
90 3+ TIMES	26*	Account 90 days past due date three or more times	CUR WAS 150-2+	17°	Current account/Was 150 days past due date two or more times
90 WAS 120+	29*	Account 90 days past due date/Was 120 days or more past due date	CUR WAS 180	41*	Current account/Was 180 days past due date
120 2+ TIMES	27*	Account 120 days past due date two or more times	CUR WAS COLL	43*	Current account/Was a collection account, insurance claim, government claim or
150 2+ TIMES	28*	Account 150 days past due date two or more times	CUR WAS FORE	45*	terminated for default  Current account/Foreclosure
COFF NOW PAY	86*	Now paying/Was a charge-off			was started
CURR ACCT	11	Account in good standing	DELINQ 60	78*	Account 60 days past due date
CUR WAS 30	31*	Current account/Was 30 days past due date	DELINQ 90	80*	Account 90 days past due date
CUR WAS 30-2	32*	Current account/Was 30 days	DELINQ 120	82*	Account 120 days past due date
201111100012	3_	past due date two times	DELINQ 150	83*	Account 150 days past due date
CUR WAS 30-3	33*	Current account/Was 30 days	DELINQ 180	84*	Account 180 days past due date
CUR WAS 30-4	34*	past due date three times  Current account/Was 30 days past due date four times	DEL WAS 90	79*	Account 30 or 60 days past due date/was 90 days past due date
CUR WAS 30-5	35*	Current account/Was 30 days past due date five times	<b>DEL WAS 120+</b>	81*	Account 30 or 60 days past due date/was 120 days or more
CUR WAS 30-6+	36*	Current account/Was	NO STATUS	00	past due date  No status
		30 days past due date six or more times	REDEEMD REPO	42*	Account now redeemed/was a repossession

Display		25	25-month payment history		
This is a sample of how trades	display:	С	=	Current	
Account condition		1	=	30 days past due date	
and payment status OPEN	CUR WAS 30	2	=	60 days past due date	
Account condition only	COLL ACCT	3	=	90 days past due date	
Two account conditions PAID	COLL ACCT	4	=	120 days past due date	
Delinquency counters		5	=	150 days past due date	
30/60/90 +/DEROG		6	=	180 days or more past due date	
30 = Number of times 30 days delinquent			=	69	
60 = Number of times 60 days delinquent				42, 87, 89, 94, 95, 96	
90 = Number of times 90+ days		9	=	66, 67, 86, 88, 91, 92, 93, 97	
DEROG = Number of times derogatory  (more than 180 days delinquent)			=	Current account/zero balance — no update received for this trade	
		0	=	Current with Zero balance reported on tape	
Payment amount types		-	=	No history reported that month	
E = Estimated S = Scheduled		В	=	Account condition change/Payment code is not applicable	

# Purpose type of account

Short name	Type code	Explanation	Short name	Type code	Explanation
AGR	7B	Agriculture	CLS	47	Credit line secured — revolving terms
AUL	3 <b>A</b>	Auto lease	COL	48	Collection department/agency/attorney
AUT	00	Auto Ioan	CON	91	Debt consolidation
ATY	95	Attorney fees	cos	14	Cosigner (not borrower)
BCC	8A	Business credit card — revolving terms	CRC	18	Credit card
BMP	85	Bimonthly mortgage payment — terms in years	CSA	5 <b>C</b>	Checking or savings — possible additional offers
BPG	9B	Business line — personally guaranteed	CSL	0F	Construction loan
BUS	10	Commercial transaction with personal	D/C	43	Debit card
		liability, guarantee or written instructions	DCS	34	Debt counseling service
C/C	15	Check, credit or line of credit	DEP	8B	Deposit related
C/G	98	Credit granting	EDU	12	Educational loan
C/M	6B	Commercial mortgage — terms in years	EXM	33	Manual mortgage
C/S	93	Child support	F/C	16	FHA cosigner (not borrower)
CCP	37	Combined credit plan — revolving terms	F/S	50	Family support
CEL	4D	Telecommunications/Cellular	FCO	0C	Factoring company
CGA	6C	Credit granting — possible additional offers	FHA	05	FHA home-improvement loan
CHG	07	Revolving charge account	FMH	2C	Real-estate mortgage, Farmers Home Administration (FMHA) —
CIL	6 <b>A</b>	Commercial installment loan			terms in years
CKG	96	Checking account	FSC	0 <b>G</b>	Flexible spending credit card
CLC	7 <b>A</b>	Commercial line of credit — revolving terms	G/B	75	Government benefit

## Purpose type of account (continued)

Short name	Type code	Explanation	Short name	Type code	Explanation
G/F	71	Government fine	R/F	19	FHA real-estate mortgage —
G/G	69	Government grant			terms in years
GEA	73	Government employee advance	R/O	27	Real-estate mortgage — with/without other collateral, usually a second
GFS	72	Government fee for service			mortgage — terms in months
GMD	74	Government miscellaneous debt	R/S	5B	Second mortgage — terms in years
GOP	70	Government overpayment	R/V	25	VA real-estate mortgage —
H+O	23	Secured by household goods/			terms in years
		other collateral	RCK	77	Returned check
H/E	89	Home-equity line of credit — revolving terms	REC	11	Recreational merchandise loan
HEI	6 <b>D</b>	Home equity	REN	29	Rental agreement
H/I	04	Home-improvement loan	RES	5 <b>A</b>	Real estate — junior liens/nonpurchase money first — terms in years
HHG	22	Secured by household goods	S/S	94	Spouse support
I/L	78	Installment loan	SCC	2 <b>A</b>	Secured credit card — revolving terms
ISC	06	Installment sales contract	SAA	7C	Service activation — possible
LBP	1B	Legitimate business purpose			additional offers
LEA	13	Lease	SC0	09	Loan secured by cosigner
LPI	1A	Lender placed insurance	SDL	68	Government-secured direct loan
LIC	3C	Licensing	SEC	02	Secured loan
M/H	17	Manufactured home	SGL	66	Government-secured guaranteed loan
MED	90	Medical debt	SHI	9 <b>A</b>	Secured home improvement
MRI	86	Automated mortgage reporting	SMP	87	Semimonthly mortgage payment —
NCS	21	Note loan with cosigner	CUM	20	terms in years
NTE	20	Note loan	SUM	30	Summary of accounts with same status
P/S	03	Partially secured loan	TSL	0A	Time-share loan
PHG	1C	Purchase of household goods	TXC	4F	Tax collection
PPI	83	Prescreen/Extract postprescreen inquiry	UDL	67	Government-unsecured direct loan
R/C	26	Conventional real-estate mortgage,	UGL	65	Government-unsecured guaranteed loan
		including purchase money and first mortgage — terms in years	UNK	31	Unknown — extension of credit, review or collection
R/E	08	Real estate, specific type unknown —	UNS	01	Unsecured loan
		terms in years	UTI	92	Utility company
			ZZZ	ZZ	Instant update

#### Association with account currently active Association terminated as of date reported **Deceased:** This individual has been reported as deceased. There may or may not be other people associated with this account. 0 **Undesignated:** Reported by Experian only. **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 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 Authorized user: This individual is an authorized user of this account; another individual has contractual responsibility. 4 Joint account: This individual participates in this account. The association cannot be distinguished between joint account contractual responsibility or authorized user. 5 Cosigner: This individual has guaranteed this account and assumes responsibility should signer default. This code is to be used only in conjunction with code 7 signer. 6 On behalf of: This individual has signed an application for the purpose of securing credit for another individual, other than spouse. **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 **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	Explanation
conditions  BK 7-PETIT	Patition Chantas 7 Panly untou
DK I-PEIII	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
FED TAX LIEN	Federal tax lien
FED TAX REL	Federal tax 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
STATETX LN	State tax lien
STATETX REL	State tax lien released
SUIT DISMISS	Suit dismissed or discontinued
SUIT FILED	Suit filed

#### Kind of business codes

AB Auto rental AC Auto leasing AC Auto leasing AF Farm implement dealers AF Farm implement dealers AN Automobile dealers, new AP Automobile dealers, new AP Automobile dealers, new AF Agram implement dealers AR Auto repair, body shops AS Service stations AT TBA stores, tire dealers AU Automobile dealers, used	Code	Explanation	Code	Explanation	Code	Explanation
Autoreasing AF Farm implement dealers AL Truck dealers AL Truck dealers AL Truck dealers AN Automobile dealers, new AP Automotive parts AS Service stations AT TBA stores, tire dealers AU Automobile dealers, used AZ Automotive—nonspecific BB All banks—nonspecific BB All banks—nonspecific CB Bank credit cards BI Bank—installment loans BM Bank—mortgage department BN Industrial bank BC Co-op bank BC Co-op bank BC Carpots and floor coverings BN Industrial bank BC Carpots and floor coverings BN Mac Carpots and floor coverings BN Mac Co-op bank BC Carpots and floor coverings BN Misc and record stores BV Variety stores BU Universities BV Variety stores BV Vocational and trade schools BC Education—nonspecific BC Business education BC Co-opterial stores BV Vocational and trade schools BC Corpotation BC Co-opterial stores BV Vocational and trade schools BC Corpotations BC Co-opterial stores BC Corpotations BC Co-opterial stores BC Colleges BC	AB	Auto rental	FL	_	LA	
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AS Service stations AT TBA stores, tire dealers AU Automobile dealers, used AZ Autofila bank A Appliance sales and service AZ Autofila and related health — nonspecific AX Airlines AZ Airline	AR	Auto repair, body shops			MΔ	Animal hospitals
AT TBA stores, tire dealers AU Automobile dealers, used AZ Automotive—nonspecific BE All banks—nonspecific BC Bank credit cards BI Bank—installment loans BM Bank—mortgage department BO Co-op bank BC Co-op bank BC Carpets and floor coverings BC Savings bank BC Carpets and floor coverings BC Co-op bank BC Co-op	AS	Service stations		'		· ·
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Automotive — nonspecific  BB All banks — nonspecific  BC Bank credit cards  BI Bank — installment loans  BM Bank — mortgage department  BN Industrial bank  BC Co-op bank  BC Savings bank  BC General clothing store  CC General clothing store  CC Clothing store — nonspecific  BC Complete department stores  DC Variety stores — nonspecific  BC Business education  BC Colleges  EL Student loans  ET Technical education  EU Universities  EV Vocational and trade schools  EV Credit unions  ET Gredit unions  ET Gredit unions  ET Gredit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Credit card — savings and loan  EV Vocational and trade schools  EV Contractor — nonspecific  EV Vocational and trade schools  EV Credit unions  EV Subcontractors  EV General contractors  EV General contractors  EV Gredit unions  EV Credit unions  EV Credit card — savings and service  EV Credit unions  EV Credit card — savings and service  EV Po Porticators  EV General contractors  EV Equipment leasing  EV Credit card — savings and service  EV Credit card — savings and service  EV Credit card — savings and service  EV Contractors — nonspecific  EV Contractors — nons	AU	Automobile dealers, used	FZ			·
All banks — nonspecific  BC Bank credit cards  GN Neighborhood grocers  BI Bank — installment loans  BB Bank — mortgage department  BN Industrial bank  BO Co-op bank  BS Savings bank  CG General clothing store  CG General clothing store  CC Clothing store— nonspecific  BT Trebvision and radio sales and service  DC Variety stores  DC Department and variety stores— nonspecific  BB Business education  EC Colleges  EL Student loans  ET Technical education  EV Vocational and trade schools  EV Vocational and trade schools  EZ Education— nonspecific  FA Auto financing companies  FB Mortgage brokers  FI Investment firms  MB Medical group  MH Hospitals and clinics  MM Cemeteries  MM Oosteopaths  MR Optometrists and drugstores  MS Optometrists and optical outlets  MS Optometrists and view optical outlets  MS Optometrists and optical outlets  MS Medical and sland survice  MS Optometrists and optical outlets  MS Optometrists and optical outlets  MS Optometrists and related health—nonspecific  NA Airlines  ND Credit card—department store  NF Credit card—finance company  NS Credit card—savings and loan  NU Credit card—credit union  NZ National credit card/ airlines—nonspecific  OC Oil company credit cards  OC Oil company credit cards  OC Oil companies—nonspecific  PA Accountants and related services  PC Equipment leasing  FB Mortgage brokers  FI Investment firms  MS Optometrists and service  OC Oil companies  FI Investment firms  MS Optometrists and service  NA Airlines  NA Airlines  ND Credit card—department store  NS Credit card—credit union  NI Credit card—credit union  NI Credit card—credit union  NI Credit card—credit union  NI Credit card—credit union  N	AZ	Automotive — nonspecific				
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DC Complete department stores  DV Variety stores  DZ Department and variety stores—nonspecific  IG General insurance  Life insurance  Life insurance—nonspecific  IL Life insurance—nonspecific  EC Colleges  IZ Insurance—nonspecific  IJ Jewelers  Computer sales and service  Vocational and trade schools  EZ Education—nonspecific  IJ Jewelry, cameras and computers—nonspecific  EX Auto financing companies  FB Mortgage brokers  FC Credit unions  KG General contractors  FD Bail bonds  KS Subcontractors  FI Investment firms  HAZ Home furnishings—nonspecific  NF Credit card—finance company  NS Credit card—oredit union  NZ National credit card/airlines—nonspecific  OC Oil company credit cards  OZ Oil companies—nonspecific  PA Accountants and related services  PB Barber and beauty shops  FC Credit unions  KS Subcontractors  PC Equipment leasing  Dry cleaning/Laundry/Related  FF Florists  FI Investment firms	CZ	Clothing store — nonspecific	HR	Furniture rentals		
DV Variety stores DZ Department and variety stores—nonspecific  IG General insurance IL Life insurance IL Life insurance II Life insurance II Life insurance II Insurance—nonspecific  III Insurance  III Insurance II	DC	Complete department stores	НТ		ND	
Department and variety stores — nonspecific  IG General insurance  IL Life insurance  Colleges  IZ Insurance — nonspecific  IX Student loans  ET Technical education  IV Universities  IV Vocational and trade schools  EZ Education — nonspecific  IZ Jewelers  IX Videotape rental and sales  EZ Education — nonspecific  IX Jewelry, cameras and computers — nonspecific  IX Jewelry, cameras and computers — nonspecific  IX Develry, cameras and computers — nonspecific  IX Develry — Accountants and related services  IX Develry — Accountants — Accountants — Accountants — Acco	DV		HZ	Home furnishings —	NF	
stores—nonspecific  IG General insurance  Life insurance  Life insurance  NU Credit card—credit union  National credit card/ airlines—nonspecific  Life insurance  NZ National credit card/ airlines—nonspecific  NZ National credit card/ airlines—nonspecific  OC Oil company credit cards  OII company credit cards  OII companies—nonspecific  Vocational and trade schools  LI Insurance—nonspecific  OC Oil company credit cards  OII companies—nonspecific  OC Oil companies—nonspecific  OC Oi	DZ	-		nonspecific	NC	
Business education  Credit card — credit union  NZ National credit card/airlines — nonspecific  EL Student loans  ET Technical education  EU Universities  EV Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FF Sale		stores — nonspecific			NS	0
EC Colleges  EL Student loans  ET Technical education  EU Universities  EV Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FF Sales financing companies  FI Investment firms  IZ Insurance — nonspecific  JA Jewelers  Computer sales and service  OZ Oil company credit cards  OZ Oil company credit cards  OZ Oil companies — nonspecific  PA Accountants and related services  PB Barber and beauty shops  Equipment leasing  Dry cleaning/Laundry/ Related  PE Engineering — all kinds  Florists			IG		NU	Credit card — credit union
EL Student loans  ET Technical education  EU Universities  EV Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  JA Jewelers  JC Computer sales and service  JV Videotape rental and sales  JZ Jewelry, cameras and computers — nonspecific  FA Auto financing companies  KG General contractors  Home-improvement contractor  FD Bail bonds  KS Subcontractors  FE Investment firms  Auto financing companies  KG General contractors  FD Bail bonds  KS Subcontractors  FE Investment firms  Accountants and related services  FC Equipment leasing  Dry cleaning/Laundry/  Related  FE Engineering — all kinds  Florists	EB	Business education			NZ	National credit card/
Technical education  Universities  Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  JA Jewelers  Computer sales and service  Videotape rental and sales  JV Videotape rental and sales  Jewelry, cameras and computers — nonspecific  PA Accountants and related services  PB Barber and beauty shops  FC General contractors  FC Credit unions  FS Sales financing companies  KS Subcontractors  FI Investment firms  FI Investment firms	EC	Colleges	IZ	Insurance — nonspecific		airlines — nonspecific
EU Universities  EV Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  FO Universities  JP Computer sales and service  Videotape rental and sales  Jewelry, cameras and computers—nonspecific  PA Accountants and related services  PB Barber and beauty shops  Equipment leasing  PC Equipment leasing  Dry cleaning/Laundry/  Related  FE Investment firms  FI Investment firms	EL	Student loans				
Vocational and trade schools  EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  FI Investment firms  FV Videotape rental and sales  JV Videotape rental and sales  Jewelry, cameras and computers — nonspecific  FA Accountants and related services  PB Barber and beauty shops  Equipment leasing  PD Dry cleaning/Laundry/ Related  FE Engineering — all kinds  FI Investment firms	ET	Technical education			OC	Oil company credit cards
EZ Education — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  FE Investment firms  FE Education — nonspecific  FA Auto financing companies  FA Auto financing companies  FA Auto financing companies  FO General contractors  FO General contractors  FO Equipment leasing  FO Dry cleaning/Laundry/  Related  FO Engineering — all kinds  FI Investment firms	EU	Universities		· ·	OZ	Oil companies — nonspecific
computers — nonspecific  FA Auto financing companies  FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  Computers — nonspecific  Computers — nonspecific  Computers — nonspecific  FB Barber and beauty shops  Equipment leasing  PD Dry cleaning/Laundry/ Related  FI Investment firms  Contractors — nonspecific  FF Florists	EV	Vocational and trade schools	JV	Videotape rental and sales		
FB Mortgage brokers FC Credit unions FD Bail bonds FF Sales financing companies FI Investment firms  KG General contractors FC General contractors FC General contractors FC General contractors FC Equipment leasing FC Subcontractor FC Subcontractors FC Subcontractors FC Subcontractors FC Credit unions FC Credit unions FC Credit unions FC Equipment leasing FC Subcontractor FC Credit unions FC F	EZ	Education — nonspecific	JZ		PA	
FB Mortgage brokers  FC Credit unions  FD Bail bonds  FF Sales financing companies  FI Investment firms  KG General contractors  Home-improvement contractor  FD Dry cleaning/Laundry/ Related  FE Engineering — all kinds  FI Investment firms	FA	Auto financing companies			РВ	Barber and beauty shops
FC Credit unions  KI Home-improvement contractor  FD Bail bonds  FF Sales financing companies  KI Home-improvement contractor  KS Subcontractors  FI Investment firms  KI Home-improvement contractor  FI Investment firms  KI Home-improvement contractor  FI Investment firms	FB	-		General contractors	PC	Equipment leasing
FI Investment firms  KS Subcontractors  FE Engineering — all kinds  KZ Contractors — nonspecific  FI Investment firms	FC	Credit unions	KI	·	PD	
FI Investment firms			KS	Subcontractors	PE	Engineering — all kinds
FI Investment firms PG Photographers			KZ	Contractors — nonspecific	PF	
	FI	Investment firms			PG	Photographers

## Kind of business codes (continued)

Code	Explanation	Code	· ·
PH	Health and fitness clubs	UE	Electric light and power company
PI	Detective service	UF	Fuel oil distributors
PL	Legal and related services	UG	Gas company, natural
PM	Check-cashing services	00	and bottled
PN	Restaurants/Concessions	UH	Coal and wood suppliers
PP	Pest control	UL	Long-distance
PR	Country clubs		phone company
PS	Employment screening	UO	Online/Internet services
PZ	Personal service	UP	Cellular and paging services
	(nonmedical) — nonspecific	UR	Waste recycling/handlers
QZ	Mail-order houses —	US	Satellite television/direct broadcast providers
	nonspecific	UT	Local telephone service provider
RA	Apartments	UV	Home-security company
RC RD	Office leasing  Mobile home dealers	UW	Wireless telephone service provider
RE	Real-estate sales and rentals	UZ	Utilities and fuel —
RH	Hotels		nonspecific
RM	Motels		
RP	Mobile home park	VC	City and county
RR	Property and property-	VF	Federal government
	management company	VK	Child support services
RZ	Real-estate/Public	VL	Law enforcement
	accomodations — nonspecific	VS	State government
		VX	Court codes
SA	Aircraft sales and service	VZ	Government — nonspecific
SB	Boats and marinas sales and service	WA	Automotive supplies
SM	Motorcycles and bicycles	WB	Building supplies/Hardware
OW	sales and service	WC	Clothing and dry goods
SZ	Sporting goods — nonspecific	WD	Drugs, chemicals and related goods
тс	Farm chemicals and	WG	Wholesale grocery and related products
	fertilizer stores	WH	Home furnishings
TF	Feed and feed stores	WM	Machinery, equipment
TN	Nursery and landscaping		supplies
TZ	Farm and garden supplies/	WP	Credit card processors
	services — nonspecific	WZ	Wholesale — nonspecific
UA	Water utilities/Bottled water	XD	Direct-mail list services
UC	Cable television providers	XL	List-processing vendors
UD	Garbage and rubbish	XIVI	Media
	disposal	XZ	Advertising — nonspecific

Code	Explanation
YA	Collection department —
	ACB Credit Bureau
YB	Collection department —
	bank
YC	Other collection agencies
YD	Collection department — department store
YF	Collection department — loan company
YL	Collections attorney
YZ	Collections — nonspecific
ZA	Auto reseller
ZB	Credit report brokers
ZC	Credit bureaus
ZD	Direct-to-consumer reseller
ZE	Employment reseller
ZF	Finance reseller
ZI	Insurance reseller
ZL	Leasing and rental reseller
ZM	Manufacturing
ZP	Personal service reseller
ZR	Retail not elsewhere classified
ZS	Services not elsewhere classified
ZT	Tenant screeners reseller
ZW	Wholesale not elsewhere classified
ZY	Collection reseller
ZZ	All others not
	elsewhere classified

#### Special comment codes

Code	Description	Code	Description
09	Credit line closed by consumer	52	Account legally paid in full for less than
10	Special handling — Contact subscriber if more		the full balance
	information is needed	53	First payment never received
11	Account payments managed by financial	54	Affected by natural or declared disaster
40	counseling program	55	Account paid by collateral
12	Adjustment pending — reported by subscriber	56	Now paying
13	Account previously in dispute — now resolved — reported by credit grantor	57	Redeemed repossession
14	Account in dispute under Fair Credit Billing Act	58	Transferred to recovery
18	Account closed at credit grantor's request	59	Full termination/Status pending
19	Account closed at consumer's request	60	Full termination/Obligation satisfied
20	Completed investigation of FCRA dispute —	61	Full termination/Balance owing
	consumer disagrees	62	Early termination/Status pending
20	Completed investigation of FCBA dispute —	63	Early termination/Obligation satisfied
	consumer disagrees	64	Early termination/Balance owing
22	Election of remedy — reported by subscriber	65	Early termination/Insurance loss
25	Paid by cosigner	66	Involuntary repossession
28	Account closed due to transfer or refinance	67	Involuntary repossession/Obligation satisfied
29	Payment deferred	68	Involuntary repossession/Balance owing
30	Assignor — loan has been assumed	69	Credit card lost or stolen
24	by another party	71	Paid by company that originally sold the
31	Transferred to another lender		merchandise
34	Debt being paid through insurance	72	Foreclosure proceeding started
35	Paying under a partial or modified payment agreement	73	Paid through insurance
38	Single-payment loan	76	Prepaid lease
39	Simple-interest loan	77	Principal deferred/Interest payment only
40	Purchased by another lender	78	Account information disputed by consumer
41	Recalled to military active duty	80	Bankruptcy Chapter 11
42	Payroll deduction	81	Bankruptcy Chapter 12
44	Student loan permanently assigned to government	83	Account closed at consumer's request and in dispute under FCRA
45	Account payments assured by wage garnishment	84	Account closed at consumer's request and
46	Account acquired by RTC/FDIC/NCUA	04	dispute investigation completed — consumer
47	Voluntarily surrendered — then redeemed	88	Account closed by consumer and in dispute
48	Credit line suspended		under FCBA
49	Contingent liability	89	Acquired from another lender
50	Account closed due to refinance	90	Substitute/replacement account
51	Account closed due to transfer		Guaranteed/insured
31 /	, toodant dioded due to transfer	СН	Closed due to inactivity

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