

Credit Bureau Reporting Screen Mini-Guide

with Special Bankruptcy Instructions

Confidential
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CREDIT BUREAU REPORTING SCREEN MINI-GUIDE

Section One: Instructions Concerning Credit Bureau Reporting and Bankruptcy

We have made important changes to System III and to the credit bureau file to assist us in reporting information to all credit bureaus in Metro 2 format. To better comply with reporting requirements, we have introduced the Credit Bureau Reporting Screen (CRBR). The Credit Bureau Reporting Screen Mini-Guide is available as an attachment to this month's *Update*.

Bankruptcy reporting is an essential part of accurate credit bureau reporting. Please read this important information to ensure that all fields related to bankruptcy are up-to-date if you process your own work. Our Customer Service Representatives will be glad to assist you with this process in any way possible.

CREDIT BUREAU REPORTING	EFFECTIVE 10 01 08	OPTION ____
TRANS SOURCE W	REPROCESS 06 08 08	_____
ACCOUNT 999 999 938 01	SSN 999 99 9938	Campus Partners Training
PROGRAM 00004	LOAN 9 999 99 9938 01	STUDENT ID _____
NAME GUPTON, TRAINING		_____
CB DATE/IND 09 06 S	LAST PMT DATE 00 00 00	M-T-D PAID 0.00
LAST REPORTED VALUES		
ACCOUNT STATUS CODE 93	ACCOUNT ASSIGNED TO INTERNAL/EXTERNAL COLLECTIONS	
PAYMENT RATING CODE -	_____	
SPECIAL COMMENT CODE AV	FIRST PAYMENT NEVER RECEIVED	
COMPLIANCE COND CODE -	_____	
¹ CONSUMER INFO IND	_____	
PAYMENT HISTORY PROFILE	GG3210BBBBBBBBBBBBBBBBBBB FROM 08 08 TO 09 06	
PENDING NEW VALUE(S) / PAYMENT HISTORY PROFILE UPDATES		
COMPLIANCE COND CODE -	_____	
² CONSUMER INFO IND	_____	
PMT HIST PROF	_____	

1. **CONSUMER INFO IND** – Contains a value that indicates a special condition of the account that applies to the consumer.
 - This special condition may be a bankruptcy that was filed, discharged, dismissed, or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.
 - **The indicator should be reported one time and will be deleted only when the appropriate removal code (Q,S,U) is reported.** A description will appear next to the Consumer Information Indicator (CII).
 - For a list of codes and description, please see the following chart on page 2.

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Code	Description
BLANK	Retains previously reported value, or no new Consumer Information Indicator (CII) applies for this activity period (when the field is blank a description will not be displayed).
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7 (this code is to be used when the discharged is honored)
F	Discharged through Bankruptcy Chapter 11 (this code is to be used when the discharged is honored)
G	Discharged through Bankruptcy Chapter 12 (this code is to be used when the discharged is honored)
H	Completed through Bankruptcy Chapter 13 (this code is to be used when the discharged is honored)
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Z	Bankruptcy – Undesignated Chapter Note: Report indicators with specific bankruptcy chapters, when known.
1A	Personal Receivership
Q	Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A) Note: Do not report Q as a default value. If no new CII applies in the current activity period, blank fill this field. Note: This code is to be used when the discharged is not honored and the billing on the loan is reinstated or if the loan was coded bankruptcy in error. If this code is passed to the credit bureau, they treat the loan as if the bankruptcy was never filed.
R	Reaffirmation of Debt
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Chapter 11 Reaffirmation of Debt Rescinded
X	Chapter 12 Reaffirmation of Debt Rescinded
Y	Chapter 13 Reaffirmation of Debt Rescinded
S	Removes previously reported Reaffirmation of Debt and Reaffirmation of Debt Rescinded Indicators (R, V, W, X, Y) Note: Do not report S as a default value. If no new CII applies in the current activity period, blank fill this field.
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator) Note: Do not report U as a default value. If no new CII applies in the current activity period, do not report a change or update to this field.

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2. **CONSUMER INFO IND** – Contains a value that indicates a special condition that applies to the specific consumer.
- The Consumer Information Indicator must be reported only for the consumer to which the information applies. Use this field to update information that applies to the borrower. (This field has been added to the Co-borrower screen (CADR)).
 - Because this field cannot be updated systematically, the user is responsible for **manually** updating this field based on the bankruptcy documents received.
 - **The user will need to type in the appropriate code from the list above, and press Enter.**
 - The system will verify the code and display the corresponding description.
 - Once the user has verified the information, he or she will need to enter **CHG (change) in the Option field and press the Enter key.**
 - The system will update the field and place a comment in the borrower's history.
 - During the next month end post, the system will place the code entered on the credit bureau file.
 - **Once the code has been placed on the credit bureau file, the code and the description will be moved to the corresponding last reported value.**
 - The code will remain in the corresponding last reported field until a new value is entered and reported. **Note** – Until the code is moved and appears under last reported, the value will not have been reported by System III to the credit bureau. The Consumer Information Indicator codes that we are using and their description are listed on page 10 and 11 of this guide:

Special Note for Loans that have Co-borrowers

If a Co-borrower files for bankruptcy, then the Consumer Information Indicator (CONS INFO IND) must be updated for the Co-borrower. The CO-MAKER/CO-SIGNER /STUDENT/TAXPAYER (CADR) screen has been enhanced with the addition of the **CONS INFO IND** field. When the status for a Co-borrower is updated to represent bankruptcy, the **CONS INFO IND** will need to be updated as well. The values that can be entered in this field are the same as the values supplied for the borrower.

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Section Two: Overall Summary of Credit Bureau Reporting Screen (CRBR)

We have made important changes to System III and to the credit bureau file to assist us in reporting information to all credit bureaus in Metro 2 format. To better comply with reporting requirements, we have introduced the **Credit Bureau Reporting Screen (CRBR)**, which is presented below. Please review this information carefully and contact your Customer Service Representative if you have any questions.

- CREDIT BUREAU REPORTING (screen)** – This new screen was designed to provide the user with a recap of the information last reported to the credit bureau along with the ability to input information and or changes that will be reported to the credit bureau the next month end. The option for the new Credit Bureau Reporting Screen is CRBR.

1 CREDIT BUREAU REPORTING	EFFECTIVE 10 01 08	OPTION ____
TRANS SOURCE W	REPROCESS 06 08 08	
ACCOUNT 999 999 938 01	SSN 999 99 9938	Campus Partners Training
PROGRAM 00004	LOAN 9 999 99 9938 01	STUDENT ID _____
NAME GUPTON, TRAINING		
2 CB DATE/IND 09 06 S	3 LAST PMT DATE 00 00 00	4 M-T-D PAID 0.00
5 LAST REPORTED VALUES		
6 ACCOUNT STATUS CODE 93	ACCOUNT ASSIGNED TO INTERNAL/EXTERNAL COLLECTIONS	
7 PAYMENT RATING CODE ____	_____	
8 SPECIAL COMMENT CODE AV	FIRST PAYMENT NEVER RECEIVED	
9 COMPLIANCE COND CODE ____	_____	
10 CONSUMER INFO IND ____	_____	
11 PAYMENT HISTORY PROFILE	GG3210BBBBBBBBBBBBBBBBBB FROM 08 08 TO 09 06	
12 PENDING NEW VALUE(S) / PAYMENT HISTORY PROFILE UPDATES		
13 COMPLIANCE COND CODE ____	_____	
14 CONSUMER INFO IND ____	_____	
15 PMT HIST PROF ____	_____	

- CB DATE/IND** – Credit Bureau Date and Credit Bureau Indicator. Credit Bureau Date shows when the loan was flagged originally for credit bureau reporting. Blank fields here indicate that the loan has not been reported. If the loan is no longer being reported, the Credit Bureau Date indicates when the loan was last reported. The Credit Bureau Indicator usually appears with the date to specify the type of credit bureau activity on the loan. If the Credit Bureau Date and Credit Bureau Indicator indicates that we are not performing credit bureau reporting on a loan, then we will not update any of the fields on this screen.

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Values:

- Blank = The loan is currently not flagged for credit bureau reporting but is eligible to be reported. If a loan is not being reported to the credit bureau, System III will not update the information on this screen.
- * = Blocked from Reporting – Will prevent the loan information from being reported to the credit bureau and the credit bureau fields will not be updated monthly.
- S = Currently Being Reported – Report the loan information to the credit bureau and update the information being passed to the credit bureau.
- E = Reporting Ended – Pass a removal code (DA) to the credit bureau and the bureau should remove the loan information from their system.
- R = Retired, No Longer Reported – Stop reporting the loan information to the credit bureau and stop updating the credit bureau fields. The information displayed on the CRBR screen should be the last information that we submitted to the bureau(s).

3. **LAST PMT DATE** – Last Payment Date. This is the date (month/day/year) that the last payment that we show was made on the loan.
4. **M-T-D PAID** – Month-To-Date Paid. This is the total amount paid towards the loan for the month and year reported in the Last Payment Date. This field will be updated by payment processing or by reprocessing. It is a Metro 2 reporting requirement that we report the total amount paid towards a loan for the month that we are reporting.
5. **LAST REPORTED VALUES** – The information listed under “Last Reported Values” is what was last reported to the credit bureau on the file.
6. **ACCOUNT STATUS CODE** – Contains the status code that identifies the condition of the account as of the date we last reported it to the credit bureau. Next to the status code will be the description of the status code reported. Below is a list of the status codes that we are using and their description:

Code	Description	System III Criteria
05	Account transferred to another office	When the loan status equals 82 (assigned) or 93 (accepted) and the assigned reason equals T (disability), we will report the loan as account transferred.
11	Current account (0-29 days past the due date)	Report this code if the loan status equals 10, 11, 19, 20, 21, 29, 50, 51, 60, or 61. Report this code if the loan status equals 52 or 59 and the last deferment type does not equal to H or M. For all other loans (status 40, 41, 48, 49, 52, 59, 80, 83, 84, 86), calculate actual days past due on the loan (if less than 29) and the loan is not in collection.
13	Paid or closed account/zero balance	Report this code if the collection agency assignment flag does not equal A, M, or I and the collection indicator on T14 does not equal a “Y” and The loan status equals 85, 94, or 95 and the closed reason equals ‘WB’, ‘WF’, ‘WG’, ‘W1’, ‘W2’, ‘W4’, ‘W7’,

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Code	Description	System III Criteria
		<p>'W8', 'P4, 'P6'. The loan status equals 85, 94, or 95 and the closed reason equals 'W3' and the loan type equals "N" and the write off amount is less than \$24.99. If the loan status equals 85, 94, or 95 and the closed reason equals 'W3' and the write off amount is less than \$10.00. The loan status equals 85, 94 or 95 and the closed reason equals 'WQ', 'WR', 'WS', 'WT'. If status equals 90 or 91.</p>
62	Account paid in full, was a collection account	<p>If status equals 90, 94, or 95 and the closed reason equals 'P5'. If status equals '96'. If the collection agency assignment flag that equals A, M, or I and the collection indicator on T14 equals a "Y" then – If the loan status equals 85, 94, or 95 and the closed reason equals 'WB', 'WF', 'WG', 'W1', 'W2', 'W4', 'W7', 'W8', 'P4, 'P6'. If the loan status equals 85, 94, or 95 and the closed reason equals 'W3' and the loan type equals "N" and the write off amount is less than \$24.99. If the loan status equals 85, 94, or 95 and the closed reason equals 'W3' and the write off amount is less than \$10.00. If the loan status equals 85, 94 or 95 and the closed reason equals 'WQ', 'WR', 'WS', 'WT'. If status equals 90 or 91.</p>
71	Account 30-59 days past the due date	Report this code if the actual days past due on the loan is 30 or greater but less than 60 and the loan is not reported as in collection.
78	Account 60-89 days past the due date	Report this code if the actual days past due on the loan is 60 or greater but less than 90 and the loan is not reported as in collection.
80	Account 90-119 days past the due date	Report this code if the actual days past due on the loan is 90 or greater but less than 120 and the loan is not reported as in collection.
82	Account 120-149 days past the due date	Report this code if the actual days past due on the loan is 120 or greater but less than 150 and the loan is not reported as in collection.
83	Account 150-179 days past the due date	Report this code if the actual days past due on the loan is 150 or greater but less than 180 and the loan is not reported as in collection.
84	Account 180 days or more past the due date	Report this code if the actual days past due on the loan is 180 or greater and the loan is not reported as in collection.
93	Acct assigned to internal/external collections	For any active loan that has a collection agency assignment flag that equals A, M, or I and the collection indicator on T14 equals a "Y," the loan will be assigned this status.

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Code	Description	System III Criteria
		Loans in a status of 81 will report with this code.
97	Unpaid balance reported as a loss (charge-off)	Report this code if the loan status equals 85, 94, or 95 and the closed reason equals 'WA', 'WC', 'WD', 'WE', 'WU', or 'W9'. If the loan status equals 85, 94, or 95 and the closed reason equals 'W3' and the loan type equals "N" and the write off amount is greater than \$24.99. The loan status equals 85, 94 or 95 and the closed reason equals 'W3' and the write off amount is greater than \$10.00. The loan status equals 92. The loan status equals 93 and the assigned reason does not equal 'T'.
DA	Delete entire account (other than fraud)	

7. PAYMENT RATING CODE – When an Account Status Code of 05 or 13 is reported, this field will be reported. The Payment Rating contains a code that properly identifies whether the account is current, past due, in collections, or charged off within the activity period being reported. Next to the payment rating code will be the description of the status code reported. Below is a list of the status codes that we use and their description:

Code	Description	System III Criteria
0	Current account (0-29 days past the due date)	If the account status code for the prior month reported equaled 11.
1	30 - 59 days past due date	If the account status code for the prior month reported equaled 71.
2	60 - 89 days past due date	If the account status code for the prior month reported equaled 78.
3	90 - 119 days past due date	If the account status code for the prior month reported equaled 80.
4	120 - 149 days past due date	If the account status code for the prior month reported equaled 82.
5	150 - 179 days past due date	If the account status code for the prior month reported equaled 83.
6	180 or more days past due date	If the account status code for the prior month reported equaled 84.
G	Collection	If the account status code for the prior month reported equaled 93.
L	Charge-off	If the account status code for the prior month reported equaled 97.

8. SPECIAL COMMENT CODE - Used in conjunction with Account Status Code and Payment Rating to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported as long as the condition applies. Next to the special comment code will be the description of the comment reported. Below is a list of the special comment codes that we are using and their description:

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- When a loan goes into an 82 or 93 status with a reason code of T, use special comment code of AL – Student loan permanently assigned to government. The credit bureau status will be 05 – Account transferred to another office.
- If the loan status equals 10, 11, 19, 20, 50, or 51 and the interest benefit eligibility code equals 3, then report special comment code of BT – Principal deferred/Interest payment only.
- If the loan status is a 41 or 48 or if loan status equals 52 or 59 and the last deferment equals H or M, report a Special Comment Code of S – Special Handling – Contact Grantor for Additional Information.
- If the loan status equals 49 and the last payment date equals 0000000, report the Special Comment Code AV – First payment never received. The credit bureau status could be 71, 78, 80, 82, 83, 84, or 93.

9. COMPLIANCE COND CODE – Allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). Next to the compliance condition code will be the description of the code reported. For a list of codes and description, see the chart for **Number 13: COMPLIANCE COND CODE**.

10. CONSUMER INFO IND – Contains a value that indicates a special condition of the account that applies to the consumer. This special condition may be a bankruptcy that was filed, discharged, dismissed, or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located. The indicator should be reported one time and will be deleted only when the appropriate removal code (Q,S,U) is reported. Next to the Consumer Information Indicator will be the description of the code reported. For a list of codes and description, see the chart for **Number 14: CONSUMER INFO IND**.

11. PAYMENT HISTORY PROFILE - Contains up to 24 months of consecutive payment activity for the previous 24 calendar months prior to the Date of Account Information being reported (this means that if the last month end reported was 09/30/08, the last payment history profile code reported is 08/31/08). Next to the payment history profile codes we will display the following “from 00 00 to 00 00.” This represents the time frame of the codes. For example you might see from 08 08 to 09 06. These dates represent the 24 months being reported. For any previous months that the loan was not reported to the credit bureau or not reported in Metro 2 format, these months will show a “B” in this field. For a list of codes and description, see the chart for **Number 15: PMT HIST PROF**.

12. PENDING NEW VALUE (S) / PAYMENT HISTORY PROFILE UPDATES – The three fields listed below this comment can be updated by the user and will be reported to the credit bureaus when the next file is created. Credit bureau files are created at month end.

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13. COMPLIANCE COND CODE – This field allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). If documentation is received supporting one of the conditions below, the CRBR screen will need to be updated. First, check the Compliance Condition Code under the Last Reported Value portion of the screen. This field will provide the user with the last data that was submitted to the credit bureau. Based on the information in this field, the user will need to determine if a change needs to be made.

If a change/update is needed to this field, the user will need to tab down to the Compliance Condition Code under Pending New Values and enter in the appropriate code. Then, press the Enter key and the system will verify the code and display the corresponding description. Once the user has verified the information, they will need to enter CHG (change) in the Option field and press the Enter key. The system will update the field and place a comment in history. During the next month end post, the system will place the code entered on the credit bureau file. Once the code has been placed on the credit bureau file, the code and the description will be moved to the corresponding Last Reported Values field. The code will remain in the corresponding Last Reported Values field until a new value is entered and reported. **Note** – Until the code is moved to the Last Reported Values field, the value has not been reported by System III to the credit bureau. Below is a list of the Compliance Condition Codes that we are using and their description:

Code	Description
Blank	Retains previously reported value (when the field is blank a description will not be displayed)
XB	Account information disputed by consumer under the FCRA
XC	Completed investigation of FCRA dispute/consumer disagrees
XF	Account in dispute under FCBA
XG	FCBA dispute resolved/consumer disagrees
XH	Account previously in dispute/resolved-reported-data furnisher
XR	Removed most recently reported Compliance Condition Code

14. CONSUMER INFO IND – Contains a value that indicates a special condition that applies to the specific consumer. The Consumer Information Indicator must be reported only on the consumer to whom the information applies. Use this field to update information that applies to the borrower (this field has been added to the Co-borrower segment). Because this field cannot be updated systematically, it will be the responsibility of the user to manually update this field based on the bankruptcy documents received. The user will need to type in the appropriate code, then press the Enter key. The system will verify the code and display the corresponding description. Once the user has verified the information, they will need to enter **CHG** (change) in the Option field and press the Enter key. The system will update the field and place a comment in history.

During the next month end post, the system will place the code entered on the credit bureau file. Once the code has been placed on the credit bureau file, the code and the description will be moved to the corresponding Last Reported Values field. The code will remain in the corresponding last reported field until a new value is entered and reported. **Note** – Until the code is moved and appears under Last Reported Values, the value will not have been reported by System III to the credit bureau.

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Below is a list of the Consumer Information Indicator codes that we are using and their description:

Code	Description
BLANK	Retains previously reported value, or indicates no new Consumer Information Indicator (CII) applies for this activity period (when the field is blank a description will not be displayed).
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7 (this code is to be used when the discharged is honored)
F	Discharged through Bankruptcy Chapter 11 (this code is to be used when the discharged is honored)
G	Discharged through Bankruptcy Chapter 12 (this code is to be used when the discharged is honored)
H	Completed through Bankruptcy Chapter 13 (this code is to be used when the discharged is honored)
I	Chapter 7 Bankruptcy Dismissed
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Z	Bankruptcy – Undesignated Chapter Note: Report indicators with specific bankruptcy chapters, when known.
1A	Personal Receivership
Q	Removes previously reported Bankruptcy Indicator (A through P and Z) or Personal Receivership Indicator (1A) Note: Do not report Q as a default value. If no new CII applies in the current activity period, blank fill this field. Note: This code is to be used when the discharged is not honored and the billing on the loan is reinstated or if the loan was coded bankruptcy in error. If this code is passed to the credit bureau then they treat the loan as if the bankruptcy was never filed.
R	Reaffirmation of Debt
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Chapter 11 Reaffirmation of Debt Rescinded
X	Chapter 12 Reaffirmation of Debt Rescinded
Y	Chapter 13 Reaffirmation of Debt Rescinded

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Code	Description
S	Removes previously reported Reaffirmation of Debt and Reaffirmation of Debt Rescinded Indicators (R, V, W, X, Y) Note: Do not report S as a default value. If no new CII applies in the current activity period, blank fill this field.
T	Credit Grantor Cannot Locate Consumer
U	Consumer Now Located (Removes previously reported T Indicator) Note: Do not report U as a default value. If no new CII applies in the current activity period, do not report a change or update to this field.

15. PMT HIST PROF – Contains up to 24 months on consecutive payment activity for the previous 24 calendar months prior to the Date of Account Information being reported. (For example, if the last month reported is 9/30/08, then the previous 24 months would be 8/08 – 9/06.) If a full 24 months of history are not available for reporting, the ending positions of this field should be filled with B's. The system will automatically place a "B" in the field for months not reported. The system will also compare a loan from one month end to the next, and before generating the credit bureau file, it will compare the last information reported to the current status of the loan and will adjust the payment history profile code if needed. If during the comparison it is determined that no change is needed, the system will set the payment rating code based on the last status code that was reported. For example, if a loan has a deferment processed on it, the system will change any value reported (other than a "B") to a "D" for the deferment period. This change will not take place "real time" when the deferment is processed, but instead will occur at month end before we create the new credit bureau file. Below is a list of the payment history profile codes and their description:

Code	Description	System III Criteria
0	0 payments past due (current account)	If the account status code for the prior month reported equaled 11.
1	30 - 59 days past due date	If the account status code for the prior month reported equaled 71.
2	60 - 89 days past due date	If the account status code for the prior month reported equaled 78.
3	90 - 119 days past due date	If the account status code for the prior month reported equaled 80.
4	120 - 149 days past due date	If the account status code for the prior month reported equaled 82.
5	150 - 179 days past due date	If the account status code for the prior month reported equaled 83.
6	180 or more days past due date	If the account status code for the prior month reported equaled 84.
B	No payment history available prior to this time (Open account/payments deferred/account was never in repayment)	This code will be used for the time period prior to the start date of either credit bureau reporting for the loan or for time periods prior to us going to the Metro 2 format. For periods not reported, the code needs to remain a "B" and an analyst should not change the code. It will also be used for the time period between the note date and grace end date.

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Code	Description	System III Criteria
D	No payment history available this month (Open account/payments deferred/account was previously in repayment)	This code will be used when the loan is deferred for periods other than hardship or forbearance.
G	Collection	If the account status code for the prior month reported equaled 93.
L	Charge-off	If the account status code for the prior month reported equaled 97.

The **payment history profile code** (field 15) can be changed by a user by tabbing down to the field and typing in the month and year of the code being changed and the new value. The system will verify the code and display the corresponding description. Once the user has verified the information, they will need to enter the change in the Option field and press the Enter key. The system will update the field under Last Reported Values and place a comment in history. During the next month end post, the system will verify all codes and if the code entered by the analyst does not pass the verification, the system will replace that code with the appropriate code. The code calculated by the system will be passed to the credit bureau and will be updated (changed) on the screen. For example, if we show that a loan was in collections, we should report a “G.” If an analyst changes the “G” to a “0” (current) for a time period in which the loan had been in collections, then the system would change the “0” back to a “G” when the values are compared by our system at month end.

Special Note for Loans that have Co-borrowers – If a Co-borrower files for bankruptcy, the Consumer Information Indicator (CONS INFO IND) must be updated for the Co-borrower. The CO-MAKER/CO-SIGNER/STUDENT/TAXPAYER (CADR) screen has been enhanced with the CONS INFO IND field. When the status for a Co-borrower is updated to represent bankruptcy, the CONS INFO IND will need to be updated as well. The values that can be entered in this field are the same as the values supplied above for the borrower.