



FPSGOLD

Credit Reporting

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Credit Reporting

The Fair Credit Reporting Act and the Equal Credit Opportunity Act require that each provider of credit information takes prudent steps to ensure that complete and accurate information be provided to credit repositories. In an effort to accomplish that, the credit repositories have agreed upon a standard for reporting called the METRO 2 format. This format establishes uniform codes that allow for better compliance with these regulations.

Credit repositories are limited in the amount of time that derogatory credit information can be shown on credit reports. The "date of first delinquency" gives the beginning point to the repositories. The regulations also require notification by the provider of credit information if the customer is disputing the credit information.

The Equal Credit Opportunity Act (ECOA) requires that a borrower's relationship to an account be disclosed for the purposes of establishing equal credit for all involved. FPS GOLD will report the ECOA for *all* borrowers based on the borrowers' account relationship, which is set up in the CIS system. This allows the relationship of each borrower to be reported to the credit repositories.

The FPS GOLD Credit Reporting system is designed to provide your institution, plus the credit repository (CR), with the information necessary for completing standard credit reports.

The Loans > Account Information > Credit Reporting screen is the primary source of information reported to the credit repositories. During the month as payments are posted, reversed, etc., the account adjusts. At monthend, the Credit Reporting screen is updated and reflects the actual condition of the loan at that time. This is the information that will be reported. File maintenance can be done to this screen prior to the creation of the transmission. However, once the transmission is sent to the repositories, any changes made to the screen will have no effect for that reporting cycle. To make the changes permanent, you need to change the fields on their regular Loan system screens, not on the Credit Reporting screen. (For example, change the hold code on the Loans > Account Information > Account Detail screen, Letters & Actions tab rather than on the Credit Reporting screen, Descriptors tab.)

A credit report record (screen) is established for every loan, regardless of the reporting option. Note that some codes will have to be updated manually through file maintenance on the Credit Reporting screen for accurate and complete reporting.

NOTE

In instances where more detail is required or additional handling by the credit repositories is needed, you may need to manually update the following fields: **Payment Rating**, **Compliance Code**, **Specialized Payment Indicator**, **Special Comments**, and/or **Consumer Information**. All fields that are file maintained by your institution on this screen are written to Loan History. Be aware that file maintenance to these fields does *not* change the actual fields on other loan screens.

This document guides you through the Credit Reporting [timeline](#) and processes.



Credit Reporting Timeline

Review of Credit Reporting

FPS GOLD credit reporting works as follows:

1. During the afterhours process at monthend, FPS GOLD updates the Loans > Account Information > [Credit Reporting screen](#) for all loans. The updating includes determining the credit bureau (CB) **Account Type** (BUACCO), CB **Account Status** (BUCBRS), and date of first delinquency.
2. Your institution can then view or file maintain the information on the Credit Reporting screen.
3. After the third business day of the following month, a *test report* based on the information on the Credit Reporting screen is generated in the afterhours process.

January 2016						
SU	MO	TU	WE	TH	FR	SA
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Note: The *test report* of the [Credit Bureau Report and Transmission \(FPSRP293\)](#) will have a "when to run" of MS + 3 on the report setup, which is "month start" plus three business days. Month start for the *test report* is always the 1st plus 3 days—in the above example, it is January 6th. Business days do not include Saturday, Sunday, or holidays. The [Credit Bureau Warning Report \(FPSRP184\)](#) will have a "when to run" of DAILY, but will only generate daily for the first eight business days of the month.

4. Your institution can continue to make changes to the Credit Reporting screen or to CIS information, as needed, through the eighth business day.
5. After the eighth business day of the month, the *final* reports are generated, and the transmissions will be sent to the credit repositories. The reports are available for printing by your institution from GOLDView. This will be the last time the Credit Reporting screen will be of use during that month for anything other than inquiry.



January 2016						
SU	MO	TU	WE	TH	FR	SA
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Note: The *final* report of the Credit Bureau Report and Transmission (FPSRP293) will have a "when to run" of MS + 8 on the report setup, which is month start plus eight business days. Month start for the *final* report is always the 1st plus 8 days—in the above example, it would run on January 13th.

WARNING: Any updating of the Credit Reporting screen *after* the transmissions are sent *will not* change the information sent to the credit repositories that month.

- Changes that need to be made to a loan file *after* the credit transmission has been sent to the repositories *must be made on the regular loan screens* (not the Credit Reporting screen) by the next monthend *or* by making the correction directly with the credit repositories.



Beginning Credit Reporting

In order to start reporting to a credit repository, you must complete the following steps.

1. Your institution must have a contract with each credit repository that you want to report to.
2. Several weeks before you want to begin reporting, submit a work order to FPS GOLD requesting that Credit Reporting be activated. Include the following information:
 - Request that FPS GOLD set up your institution for credit reporting. Identify which credit repositories to send the transmission to. You must supply FPS GOLD with your subscriber number for each credit repository. This information is added to the reporting transmission, identifying your institution to the credit repositories.
 - Include the name and phone number of your contact at the credit repositories, if possible.
 - Request that the [Credit Bureau Report and Transmission \(FPSRP293\)](#) be set up. Indicate the number of months you would like to report closed, released, and charged-off loans. **Note:** The Consumer Data Industry Association (CDIA) requests that these accounts not be re-reported for more than three months.
 - Request that the [Credit Bureau Warning Report \(FPSRP184\)](#) be set up.
 - Indicate the institution options that need to be set. See [Options](#) for more details.
3. Identify each loan that your institution wants reported by checking the **Report to Credit Bureau** field on the Loans > Account Information > Fees & Late Charges & Penalties screen, Late Fees tab. (This can be accomplished manually or via a work order.) Only those loans that are checked will be reported.
 - Loans with a general category of 90 (contract collection) or higher *will not* be reported.
 - All individuals associated with a loan flagged to **Report to Credit Bureau** should have an ECOA code.
4. Set up employee security for the [Credit Reporting screen](#) in the Security > Setup screen, CIM GOLD tab. Set the Loans > Account Information > Credit Reporting item to **Maintain**.

IMPORTANT

Review the Credit Bureau Report and Transmission (FPSRP293) and Credit Bureau Warning Report (FPSRP184) closely and correct any errors before transmitting data.



Options

The following options are used in credit reporting:

- OPT CBYT identifies the credit repositories to send the transmission to. You must supply FPS GOLD with your subscriber (client) number for each credit repository. This information is used in the reporting transmission to identify your institution on the transmission sent to the credit repositories.
- OPT EXPR, TRNS, EQUI, and CCA3 store the subscriber number.
- OPT LTCB allows you to delay the assessment of late charge and reporting to credit repositories a set number of days.
- Afterhours Update Function 73 must be set to "daily." Afterhours Update Function 73 automatically adds or deletes action code 94 or 194 (Credit Bureau Date of Occurrence) and the corresponding action date for delinquent loans. It also updates the credit reporting account status. This function *only* runs the business night before the *due date day* and at monthend. For more information, see [Coding of Derogatory Credit Status](#) later in this document.



Credit Reporting Screen

The Loans > Account Information > Credit Reporting screen is the primary source of information reported to the credit repository. During the month as payments are posted, reversed, etc., the account adjusts. At monthend, the Credit Reporting screen is updated and reflects the actual condition of the loan at that time. This is the information that will be reported. File maintenance can be done to this screen prior to the transmission being sent.

However, once transmissions have been sent, any changes made to the screen will have no effect for that month.

A credit bureau record (Credit Reporting screen) is established for every loan, regardless of the [reporting option](#). Note that you may need to manually update some of the fields on this screen when additional information is required. The **Payment Rating**, **Compliance Code**, **Specialized Payment Indicator**, **Special Comments**, and/or **Consumer Information Indicator** are all manually entered and are used to provide additional information to the credit repositories. Consult the [Consumer Data Industry Association](#) manual for additional clarification on the use of these fields for credit reporting.

NOTE

In instances where more detail is required or additional handling by the credit repositories is needed, you may need to manually update the following fields: **Payment Rating**, **Compliance Code**, **Specialized Payment Indicator**, **Special Comments**, and/or **Consumer Information**. All fields that are file maintained by your institution on this screen are written to Loan History. Be aware that file maintenance to these fields does *not* change the actual fields on other loan screens.

Also see the [General Reporting Information](#) section for additional information regarding credit reporting.

To save changes you make to fields on this screen, click the <Save Changes> button in the lower right-hand side of the screen.

See the following example of this screen, followed by descriptions of the fields.



OPEN
SHARE LOAN

Consumer Share Loan

Investor
Notepad

Credit Reporting Loan Information | Descriptors | Monetary, Dates & Late Info | Loan Information

Payment Information

Payment Method: Line-of-Credit

Term: 42

Payment Frequency: 6

Maturity Modifier: [Menu]

Interest Rate Pointer: Fixed Rate (255)

Flags

Closed Loan

Do Not Report As Line-Of-Credit

New or Converted Loan

Non Revolving LOC

Originated

Released Loan

Original Loan Information

Original Creditor Name: FPS GOLD BANK

Old Account Number: 0000000000000000

Account Number From Prior Service Bureau: [Empty]

Notice

All data on this screen is for credit reporting purpose only. Changing data on this screen does not affect the loan fields.

Loan Investor Information

Investor Master Number: [0]

Investor Group Number: [0]

Investor Account Number: [Empty]

Investor Identifier: [Menu]

MERS ID: [Empty]

Last Changed by 8910 on 03/31/2017

Collateral Summary [SB CD](#) [Save Changes](#)

Loans > Account Information > Credit Reporting Screen, Credit Reporting Loan Information Tab

The Credit Bureau screen contains a “snap shot” of various information on the loan at monthend. Some of these fields are directly reported to the Credit Bureau (for example, **Date Opened**), while others are used indirectly to aid in reporting other fields. For instance, **Payment Method** is used to help determine the CDIA **Portfolio Type** and CDIA **Credit Limit** when applicable, and so on.

Field	Description										
<p>Account Status</p> <p>(ASBASTATUS)</p>	<p>This field displays one of the following account statuses:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"></td> <td></td> </tr> <tr> <td>UNOPND</td> <td>Available account, no loan transaction has been run</td> </tr> <tr> <td>OPEN</td> <td>Active account</td> </tr> <tr> <td>CLOSED</td> <td>Zero balance, paid off loan</td> </tr> <tr> <td>RELEASED</td> <td>Loan has been service released</td> </tr> </table> <p>This field may also be blank.</p>			UNOPND	Available account, no loan transaction has been run	OPEN	Active account	CLOSED	Zero balance, paid off loan	RELEASED	Loan has been service released
UNOPND	Available account, no loan transaction has been run										
OPEN	Active account										
CLOSED	Zero balance, paid off loan										
RELEASED	Loan has been service released										
<p>Account Description</p>	<p>This is the product description, loan pattern description, or customized description your account holder has given the account. Examples include "Loan," "Commercial," or "Business ARM." It is pulled from the Account Description field on the Entity Maintenance Account screen in CIS. If that field is blank, this field will display data from the Account Type field on that screen.</p>										
<p>Information Message</p>	<p>Messages are displayed in this field that are specific to the screen you are on. For example, it may alert you that the payment method of the current</p>										



Field	Description																						
	account is not accessible on that screen, or that a date on the screen is invalid.																						
Alert Status	<p>This field indicates various “alert” statuses of a loan. The alert identifies that the loan is non-performing, non-accrual, charged-off, repossessed, bankruptcy, judgment, written off, or in foreclosure.</p> <p>Alerts will be displayed under the following conditions:</p> <table border="1"> <tbody> <tr> <td></td> <td></td> </tr> <tr> <td>Charge-off</td> <td>General Category 80, 82, 83, 84, 86, 87, 88, or 89 or Hold Code 2</td> </tr> <tr> <td>Partial charge-off</td> <td>General Category 80, 83, 84, 86, 87, 88, or 89, and partial charge-off balance exists that is less than the principal balance</td> </tr> <tr> <td>Repossessed</td> <td>General Category 81 or 85</td> </tr> <tr> <td>Non-Performing</td> <td>Non-Performing field is checked</td> </tr> <tr> <td>Non-Accrual</td> <td>Non-Accrual field is checked</td> </tr> <tr> <td>Bankruptcy</td> <td>Hold Code 4 or 5</td> </tr> <tr> <td>Judgment</td> <td>Hold Code 90 or Action Code 99</td> </tr> <tr> <td>Written off</td> <td>Write-off transaction (tran code 2510-05) is run</td> </tr> <tr> <td>Partial write-off</td> <td>Partial write-off amount exists and is less than the principal balance</td> </tr> <tr> <td>Foreclosure</td> <td>Hold Code 7 or 9</td> </tr> </tbody> </table> <p>For a non-performing and/or non-accrual loan, if either of those fields is checked, that field will appear in the alert status area. If an account has a general category and is a non-performing and/or non-accrual loan, both descriptions will appear with slashes (“/”) before and after.</p>			Charge-off	General Category 80, 82, 83, 84, 86, 87, 88, or 89 or Hold Code 2	Partial charge-off	General Category 80, 83, 84, 86, 87, 88, or 89, and partial charge-off balance exists that is less than the principal balance	Repossessed	General Category 81 or 85	Non-Performing	Non-Performing field is checked	Non-Accrual	Non-Accrual field is checked	Bankruptcy	Hold Code 4 or 5	Judgment	Hold Code 90 or Action Code 99	Written off	Write-off transaction (tran code 2510-05) is run	Partial write-off	Partial write-off amount exists and is less than the principal balance	Foreclosure	Hold Code 7 or 9
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Foreclosure	Hold Code 7 or 9																						
Loan Type Description	<p>This field displays the loan type description defined by your institution. It is pulled from the Loan Type field on the Classification tab of the Account Detail screen. The codes and descriptions are set up in System Setup on the Loan Type & Class Descriptions screen.</p> <p>The Loan System does not use the loan type for any reason; however, it may be displayed on reports for loan servicing convenience. Also, some reports can be sorted by the loan type code.</p>																						
Investor	This field enables you to determine if the loan is sold and to whom. If the loan is sold, this field will show the investor master and group number assigned to this loan. The information is pulled from the Investor system.																						
Notepad	This is the date of the last loan Notepad comment.																						



Field	Description
Last Changed By/On <i>(BUEMPON and BUBUPD)</i>	This field shows the employee number of the last employee who updated the Credit Reporting screen and the date the information was updated. Teller number 8910 is the FPS GOLD afterhours number.
Collateral Summary <i>(LNCLDS)</i>	This is a brief description of the collateral used to secure the loan. If there is no collateral description, this field will be blank. The Collateral Summary field is file maintained through the Account Detail screen.

Credit Reporting Loan Information tab

This tab is used to enter and view loan information related to credit reporting for the account.

There is a Notice on this tab indicating that all data on this screen is used just for credit reporting purposes. If you change data on this screen, those changes will not affect the loan fields.

Field	Description																						
Payment Information field group																							
Payment Method <i>(BUPMTH)</i>	This is the payment method (LNPMTH) as of monthend. It determines how to calculate interest and what rules to follow in processing the loan account. Once the payment method has been set up on a loan, it should not be changed. The following payment methods are available: <table border="0"> <thead> <tr> <th>Code</th> <th>Loan Payment Method</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>Amortizing</td> </tr> <tr> <td>3</td> <td>Rule of 78s</td> </tr> <tr> <td>4</td> <td>Capitalize Interest</td> </tr> <tr> <td>5</td> <td>Line-of-Credit - Revolving</td> </tr> <tr> <td>5</td> <td>Line-of-Credit - Non-Revolving</td> </tr> <tr> <td>6</td> <td>Daily Simple Interest</td> </tr> <tr> <td>7</td> <td>ARM - Adjustable Rate</td> </tr> <tr> <td>8</td> <td>Rental Accounts</td> </tr> <tr> <td>9</td> <td>Commercial LOC - Daily</td> </tr> <tr> <td>10</td> <td>Commercial LOC - Periodic</td> </tr> </tbody> </table> The payment method is used in various ways for credit reporting purposes but is not reported directly. Example: Depending on what the Payment Method is, the CDIA Scheduled Monthly Payment Amount will be calculated or	Code	Loan Payment Method	0	Amortizing	3	Rule of 78s	4	Capitalize Interest	5	Line-of-Credit - Revolving	5	Line-of-Credit - Non-Revolving	6	Daily Simple Interest	7	ARM - Adjustable Rate	8	Rental Accounts	9	Commercial LOC - Daily	10	Commercial LOC - Periodic
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Field	Description																								
	pulled from a different field. It is also used in and not limited to determining CDIA Portfolio Type and CDIA Credit Limit .																								
Term (BUTERM)	<p>This is the loan term in months (LNTERM) at monthend, pulled from the Account Detail screen, Origination tab. If the term is blank, 360 is used.</p> <p>It is used in calculating rebates on loans with precomputed interest (payment method 3) and in determining the remaining term of ARM (payment method 7) loans.</p> <p>WARNING: This field is used to calculate payments and should reflect the number of calendar months over which the loan is being amortized. This is not always the same number as the maturity date of a loan.</p> <p>The term is used to report the CDIA Terms Duration, but is not reported directly itself.</p> <p>However, if the loan is in bankruptcy (hold code 4 or 5), this field will be pulled from the Repayment Plan, if present, along with the CDIA Terms Frequency and CDIA Scheduled Monthly Payment Amount.</p>																								
Payment Frequency (BUFREQ)	<p>This is the payment frequency pulled from the Payment Frequency field (LNFREQ) or the Maturity Modifier field (LNMATM) at monthend.</p> <p>The frequency field is used to report the CDIA Terms Frequency and CDIA Scheduled Monthly Payment amount, but is not directly reported itself.</p> <p>However, if the loan is in bankruptcy (hold code 4 or 5), this field will be pulled from the Repayment Plan, if present, along with the CDIA Terms Frequency and CDIA Scheduled Monthly Payment Amount.</p> <p>Appropriate payment frequency codes include the following:</p> <table border="1"> <thead> <tr> <th>Payment Frequency</th> <th>Description</th> <th>Terms Frequency</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Monthly</td> <td>M</td> </tr> <tr> <td>2</td> <td>Bi-monthly</td> <td>L</td> </tr> <tr> <td>3</td> <td>Quarterly</td> <td>Q</td> </tr> <tr> <td>4</td> <td>Every 4 months</td> <td>T</td> </tr> <tr> <td>6</td> <td>Semi-annual</td> <td>S</td> </tr> <tr> <td>12</td> <td>Annual</td> <td>Y</td> </tr> <tr> <td>26</td> <td>Bi-weekly</td> <td>B</td> </tr> </tbody> </table>	Payment Frequency	Description	Terms Frequency	1	Monthly	M	2	Bi-monthly	L	3	Quarterly	Q	4	Every 4 months	T	6	Semi-annual	S	12	Annual	Y	26	Bi-weekly	B
Payment Frequency	Description	Terms Frequency																							
1	Monthly	M																							
2	Bi-monthly	L																							
3	Quarterly	Q																							
4	Every 4 months	T																							
6	Semi-annual	S																							
12	Annual	Y																							
26	Bi-weekly	B																							



Field	Description								
<p>Maturity Modifier <i>(BUMATM)</i></p>	<p>This field displays the maturity modifier (LNMATM) for this loan, pulled from the loan Account Detail screen. The maturity modifier is used in determining the CDIA Specialized Payment Indicator as well as the Scheduled Monthly Payment Amount (BUSCPM) when applicable, but is not directly reported itself.</p> <p>If the maturity modifier is 1 (balloon payment) or 2 (single payment), then the CDIA Specialized Payment Indicator will be 01 (balloon payment).</p> <p>It is also a factor in determining the CDIA Terms Duration. If the maturity modifier is 2 (single payment), the CDIA Terms Duration will be 001.</p> <p>The following options are available:</p> <table border="1" style="margin-left: 40px;"> <tr> <td style="width: 50px;"></td> <td></td> </tr> <tr> <td style="text-align: center;">0</td> <td>None</td> </tr> <tr> <td style="text-align: center;">1</td> <td>Balloon Payment</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Single Payment</td> </tr> </table>			0	None	1	Balloon Payment	2	Single Payment
0	None								
1	Balloon Payment								
2	Single Payment								
<p>Interest Rate Pointer <i>(BURPTR)</i></p>	<p>This field displays the interest rate pointer (LNRPTR) on the loan. Interest rate pointers and descriptions are institution-defined and entered in System Setup > Interest Rate Table. The interest rate pointer is used to report the CDIA Interest Type Indicator, but is not directly reported itself.</p> <p>If the Interest Rate Pointer is Fixed Rate (255), then "F"- Fixed Rate will be reported. Any other value will be flagged as "V" – Variable/Adjustable. If there is no interest rate pointer, then we will blank fill.</p>								
<p>Flags field group</p>	<p>The Closed Loan, Do Not Report As Line-Of-Credit, New or Converted Loan, Originated, and Released Loan fields reflect a status of the loan as of monthend and impact various CDIA-required fields.</p>								
<p>Closed Loan <i>(BUCLSD)</i></p>	<p>This flag indicates that the loan was closed for the reporting cycle and the credit bureau information will not be updated in months to follow. Closed loans will report to the credit bureau no more than 3 months.</p>								
<p>Do Not Report As Line-Of-Credit <i>(BUDLOC)</i></p>	<p>This flag indicates that the loan will not report as a line of credit. It will report as an installment loan and must have a term on the loan as well, and the credit limit will not be reported. If there is no term, it will show up on the Credit Reporting Warning Report (FPSRP184) with error code 5012, MISSING TERM: NOT REPORTING AS LINE OF CREDIT.</p>								
<p>New or Converted Loan <i>(BUNCLN)</i></p>	<p>This flag indicates that the loan is newly opened this reporting cycle or was converted and was not originated on the FPS GOLD system. A converted loan is determined by looking at the following fields on the Account Detail screen, Origination tab: Purchased date (LNPUDT), Transferred or</p>								



Field	Description
	Converted date (LNCVDT), and Old Loan Number (LNOLD#). If any of these are populated, this field will be set.
Non Revolving LOC (BUNLOC)	This flag indicates that the line-of-credit loan is a non-revolving line of credit. It is pulled from the Loan system field Non-Revolving (LNNLOC) at monthend.
Originated (BUORGN)	This flag indicates that the loan was originated. This is pulled from the Loan system field Originated (LNORGN) at monthend.
Released Loan (BURLSD)	This flag indicates that the loan was servicing released for the reporting cycle, and the credit bureau information will not be updated in months to follow. Released loans will report to the credit bureau no more than three months.
Original Loan Information field group	<p>The fields contained in this field group are reported, when applicable, to credit repositories. The Original Creditor Name and Old Account Number are populated on all loans. The Old Account Number is populated when originated with 00000000000000. Only acquired or converted loans will have something in the Account Number from Prior Service Bureau field.</p> <p>The Account Number from Prior Service Bureau (BUCMSC/LNCMSC) should contain the account number that was reported to the credit repositories, in addition to the Old Account Number (LNOLD#/BUOACC) field. These fields are sent one time when the New or Converted Loan (BUNCLN) indicator is set, so the credit repositories can match up what was previously reported and not create duplicate tradelines.</p>
Original Creditor Name (BUOCNM)	<p>This field can be one of two things.</p> <p>The first time the credit reporting record is created, if the Originated radio button (LNORGN) on the Account Detail screen, Origination tab, is selected, at monthend, your institution name is entered in this field.</p> <p>If the Purchased radio button is selected, you can manually enter the original creditor's name in this field. (This would be used if you acquired the loan from another institution.)</p> <p>See also: General Reporting Information, Conversions and Acquisitions.</p>
Old Account Number (BUOACC)	<p>On the credit transmission, this is the Identification Number located in the Base Segment.</p> <p>This field contains the old account number for converted or acquired loans. The first time the credit reporting record is created, the old account number is pulled from Loan system field LNOLD#.</p> <p>See also: General Reporting Information, Conversions and Acquisitions.</p>



Field	Description
Account Number from Prior Service Bureau (BUCMSC)	<p>On the credit transmission, this is the Consumer Account Number located in the Base Segment.</p> <p>This field contains the old identification number from the previous loan servicing data center as it was reported to the credit bureau. The first time the credit reporting record is created, the old account number from the prior service center is pulled from MLCMSC. (The old reporting identification number (MLCMSC) is a field that is used at conversion or acquisition time. It is not displayed on any screen, but once the new credit reporting record is created, it will be pulled into this field.)</p> <p>Note: If you purchase a loan that was previously reported to a credit repository, you <i>must</i> enter the account number <i>exactly</i> as was used for reporting. The first time FPS GOLD sends a transmission, the loan is reported under the “old” loan number (using the L1 segment). The L1 segment notifies the credit repository that the loan will be reported under the “new” loan number in the future. The credit repository then updates its file so it won’t look like the borrower has two loans. <i>Work closely with each credit repository to ensure that data is processed correctly.</i></p> <p>WARNING: If the number is <i>not</i> entered correctly, the credit report could show two loans for the borrower.</p> <p>If you purchase a loan that was <i>not</i> previously reported to a credit repository, you should leave this field blank.</p> <p>FPS GOLD Only: Field MLCMSC must be populated before the first credit bureau update. BUCMSC pulls the account number from that field upon the initial credit bureau update for the institution.</p>
Loan Investor Information field group	The fields contained in this field group are reported, when applicable, to credit repositories, specifically for CDIA K3 Segment reporting.
Investor Master Number (BUIMST)	This is the investor master number pulled from the Loan system field Investor (LNIMST) at monthend.
Investor Group Number (BUIGRP)	This is the investor group number pulled from the Loan system field Group Number (LNIGRP) at monthend.
Investor Account Number (BUIACT)	This is the investor account number pulled from the Loan system field Investor Account Number (LNIACT) at monthend.
Investor Identifier (BUIDE)	This is the investor ID pulled from the Loan system field Investor Identifier (IMIDE) at monthend.
MERS ID (BUMERS)	This is the MERS ID pulled from the field MLMERS at monthend.



Descriptors tab

The following is an example of the Reporting Codes & Subscriber Numbers tab, followed by descriptions of the fields on this tab.

Credit Reporting Loan Information	Descriptors	Monetary, Dates & Late Info	Loan Information
Account Descriptors			
Account Type	04 - Home Improvement		
<input checked="" type="checkbox"/> Protect Account Type			
Collateral	Single Family - Previously Occupied		
General Category	Real Estate First Mortgage		
Insurer			
Portfolio Type	M - Mortgage		
<input checked="" type="checkbox"/> Protect Portfolio Type			
Account Status	84 - Account 180 days or more past the due date		
Payment Rating			
Compliance Code	<blank> None or retains previously reported		
Origination	Permanent		
Specialized Payment Indicator			
Special Comments			
Skip Special Comment 'BT' Warning Until			
Do Not Report Special Comment 'BT' For Month			
Hold Code 1			
Hold Code 2			

Loans > Account Information > Credit Reporting Screen, Descriptors Tab

Field	Description
Account Descriptors field group	
Account Type (BUACCO)	The CDIA Account Type is determined by FPS GOLD by looking at the Collateral Code (LNCOLL), General Category (LNGENL), and/or Insurer Code (LNINSU). The CDIA Portfolio Type impacts the CDIA Account Type . IMPORTANT: If you change one, you should evaluate the accuracy of the other.



Field	Description																																								
	<p>For example:</p> <p>If the account is determined to be a CDIA Portfolio Type M (Mortgage) and the FPS GOLD collateral code is 001 (Single Family New), the Account Type will be 26 (Conventional Mortgage).</p> <p>If the Portfolio Type is I (Installment) and the FPS GOLD collateral code is 001 (Single Family New), the Account Type will be 02 (Secured). Refer to the CDIA documentation for valid Account Types within Portfolio Type.</p> <p>WARNING: Please review both the <i>test</i> and the <i>final</i> Credit Bureau Report and Transmission (FPSRP293) for accounts with no Account Type listed. Notify your client service representative if there are any accounts on the report missing an Account Type.</p> <p>Valid values are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td> </td><td> </td></tr> <tr><td>00</td><td>Auto</td></tr> <tr><td>01</td><td>Unsecured</td></tr> <tr><td>02</td><td>Secured</td></tr> <tr><td>03</td><td>Partially Secured</td></tr> <tr><td>04</td><td>Home Improvement</td></tr> <tr><td>05</td><td>FHA - Home Improvement</td></tr> <tr><td>08</td><td>Real estate, specific type unknown</td></tr> <tr><td>0A</td><td>Time Share Loan</td></tr> <tr><td>0F</td><td>Construction Loan</td></tr> <tr><td>0G</td><td>Flexible Spending Credit Card</td></tr> <tr><td>10</td><td>Business Loan - Individual Personally Liable</td></tr> <tr><td>11</td><td>Recreational Merchandise</td></tr> <tr><td>12</td><td>Education Loan</td></tr> <tr><td>13</td><td>Lease</td></tr> <tr><td>15</td><td>Line of Credit</td></tr> <tr><td>17</td><td>Manufactured Housing</td></tr> <tr><td>18</td><td>Credit Card</td></tr> <tr><td>19</td><td>FHA Real Estate Mortgage (Duration in years)</td></tr> <tr><td>20</td><td>Note Loan</td></tr> </tbody> </table>			00	Auto	01	Unsecured	02	Secured	03	Partially Secured	04	Home Improvement	05	FHA - Home Improvement	08	Real estate, specific type unknown	0A	Time Share Loan	0F	Construction Loan	0G	Flexible Spending Credit Card	10	Business Loan - Individual Personally Liable	11	Recreational Merchandise	12	Education Loan	13	Lease	15	Line of Credit	17	Manufactured Housing	18	Credit Card	19	FHA Real Estate Mortgage (Duration in years)	20	Note Loan
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Field	Description																																														
	<table border="1"> <tr> <td data-bbox="553 296 704 342">25</td> <td data-bbox="704 296 1312 342">VA - Mortgage Loan (Terms Duration in years)</td> </tr> <tr> <td data-bbox="553 342 704 388">26</td> <td data-bbox="704 342 1312 388">Conv. Mortgage (Including Purchase Money 1st)</td> </tr> <tr> <td data-bbox="553 388 704 434">2A</td> <td data-bbox="704 388 1312 434">Secured Credit Card</td> </tr> <tr> <td data-bbox="553 434 704 480">2C</td> <td data-bbox="704 434 1312 480">USDA Real Estate Mortgage (terms in years)</td> </tr> <tr> <td data-bbox="553 480 704 527">37</td> <td data-bbox="704 480 1312 527">Combined Credit Loan</td> </tr> <tr> <td data-bbox="553 527 704 573">3A</td> <td data-bbox="704 527 1312 573">Auto Lease</td> </tr> <tr> <td data-bbox="553 573 704 619">43</td> <td data-bbox="704 573 1312 619">Debit Card - Backed by an LOC or Overdraft</td> </tr> <tr> <td data-bbox="553 619 704 665">47</td> <td data-bbox="704 619 1312 665">Credit Line Secured</td> </tr> <tr> <td data-bbox="553 665 704 711">5A</td> <td data-bbox="704 665 1312 711">Real Estate - Jr. Lien & Non-Purchase Money 1st</td> </tr> <tr> <td data-bbox="553 711 704 758">5B</td> <td data-bbox="704 711 1312 758">Second Mortgage</td> </tr> <tr> <td data-bbox="553 758 704 804">6A</td> <td data-bbox="704 758 1312 804">Commercial Installment Loan - Personally Liable</td> </tr> <tr> <td data-bbox="553 804 704 850">6B</td> <td data-bbox="704 804 1312 850">Commercial Mortgage Loan - Personally Liable</td> </tr> <tr> <td data-bbox="553 850 704 896">6D</td> <td data-bbox="704 850 1312 896">Home Equity</td> </tr> <tr> <td data-bbox="553 896 704 942">7A</td> <td data-bbox="704 896 1312 942">Commercial Line of Credit - Personally Liable</td> </tr> <tr> <td data-bbox="553 942 704 989">7B</td> <td data-bbox="704 942 1312 989">Agricultural</td> </tr> <tr> <td data-bbox="553 989 704 1035">89</td> <td data-bbox="704 989 1312 1035">Home Equity Line of Credit</td> </tr> <tr> <td data-bbox="553 1035 704 1081">8A</td> <td data-bbox="704 1035 1312 1081">Business Credit Card</td> </tr> <tr> <td data-bbox="553 1081 704 1127">8B</td> <td data-bbox="704 1081 1312 1127">Deposit Account with Overdraft Protection</td> </tr> <tr> <td data-bbox="553 1127 704 1173">90</td> <td data-bbox="704 1127 1312 1173">Medical Debt</td> </tr> <tr> <td data-bbox="553 1173 704 1220">91</td> <td data-bbox="704 1173 1312 1220">Debt Consolidation</td> </tr> <tr> <td data-bbox="553 1220 704 1266">95</td> <td data-bbox="704 1220 1312 1266">Attorney Fees</td> </tr> <tr> <td data-bbox="553 1266 704 1312">9A</td> <td data-bbox="704 1266 1312 1312">Secured Home Improvement</td> </tr> <tr> <td data-bbox="553 1312 704 1358">9B</td> <td data-bbox="704 1312 1312 1358">Business Line Personally Guaranteed</td> </tr> </table>	25	VA - Mortgage Loan (Terms Duration in years)	26	Conv. Mortgage (Including Purchase Money 1st)	2A	Secured Credit Card	2C	USDA Real Estate Mortgage (terms in years)	37	Combined Credit Loan	3A	Auto Lease	43	Debit Card - Backed by an LOC or Overdraft	47	Credit Line Secured	5A	Real Estate - Jr. Lien & Non-Purchase Money 1st	5B	Second Mortgage	6A	Commercial Installment Loan - Personally Liable	6B	Commercial Mortgage Loan - Personally Liable	6D	Home Equity	7A	Commercial Line of Credit - Personally Liable	7B	Agricultural	89	Home Equity Line of Credit	8A	Business Credit Card	8B	Deposit Account with Overdraft Protection	90	Medical Debt	91	Debt Consolidation	95	Attorney Fees	9A	Secured Home Improvement	9B	Business Line Personally Guaranteed
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Protect Account Type <i>(BUATLK)</i>	<p>When this field is checked, it protects the account type from being file maintained and displays the teller number (BUATPB) and the date (BUATPO) it was protected. Protecting the account type means the account type will not update at monthend. This allows you to override the FPS GOLD system-calculated account type so when the credit reporting updates at monthend, this field will not change.</p> <p>This field is necessary because we have found, in rare circumstances, that loans are set up in a matter that the system cannot correctly calculate the account type.</p>																																														



Field	Description
	<p>For example: An amortizing loan type usually used for mortgages is set up, but it is a basic installment loan. This will allow for institutions to override the mortgage type and report it as an installment.</p> <p>If an account type has been protected, warning code 5023, Account Type Protected, will be displayed on the Credit Bureau Warning Report (FPSRP184). This is informational only and will show on the report for the first two months from the date on which it was protected.</p>
<p>Collateral Code (BUCOLL)</p>	<p>This is the collateral code (LNCOLL) as of monthend.</p>
<p>General Category (BUGENL)</p>	<p>This is the general category (LNGENL) as of monthend.</p>
<p>Insurer Code (BUINSU)</p>	<p>This is the insurer code (LNINSU) as of monthend.</p>
<p>Portfolio Type (BUPOTP)</p>	<p>The CDIA Portfolio Type is determined by FPS GOLD by looking at various fields including, but not limited to, payment method. Below is the logic used to determine the portfolio type:</p> <ul style="list-style-type: none"> • If the payment method is 5, 9, or 10, the type will be C (Line of Credit). However, if the Do Not Report As Line-of-Credit field is set, then it will be I (Installment). • If the general category (LNGENL) is 1, 2, 10, or 11, then it will be M (Mortgage). • If the payment method is 3, it will be I (Installment). • If the payment method is 6 without LNRTSN, it will be I (Installment); if 6 with LNRTSN, then M (Mortgage). • If the payment method is 0 with a Collateral Code (LNCOLL) of 110 or 235, it will be I (Installment); else payment method 0 is M (Mortgage). • If the payment method is 4, it will be M (Mortgage). • If the payment method is 7, it will be M (Mortgage). <p>IMPORTANT: If you determine that the portfolio type FPS GOLD calculates is not acceptable, you can change it and protect it from being updated on the screen.</p> <p>The CDIA Portfolio Type impacts the CDIA Account Type. IMPORTANT: If you change one, you should evaluate the accuracy of the other.</p> <p>File maintenance to this field writes to loan history.</p> <p>Determining the Portfolio Type and Corresponding Account Type</p>



Field	Description																				
	<p>FPS GOLD first determines the Portfolio Type by looking at the Payment Method Code as follows:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #0000FF; color: white;">Code</th> <th style="background-color: #0000FF; color: white;">Description</th> <th style="background-color: #0000FF; color: white;">FPS GOLD Payment Method</th> </tr> </thead> <tbody> <tr> <td>*C</td> <td>Line of Credit</td> <td>5, 9, 10</td> </tr> <tr> <td>I</td> <td>Installment</td> <td>3 or 6 w/o LNRTSN</td> </tr> <tr> <td>M</td> <td>Mortgage</td> <td>0, 4, 7, or 6 with LNRTSN</td> </tr> </tbody> </table> <p>*In order for payment method 5, 9, or 10 to be reported as a line of credit, the account option Do Not Report As Line-of-Credit on the Loans > Account Information > Line-of-Credit > Consumer Line-of-Credit screen, Options tab, must <i>not</i> be checked.</p> <p>Once the CB Portfolio Type is determined, we look to the FPS GOLD Collateral Code, General Category, and/or Insurer codes to determine the CB Account Type.</p> <p>Note: These reporting field calculations are done generally and may not fit all products/loan types for your individual institution. Loans being reported to credit repositories should be verified for accuracy by your institution before reporting occurs.</p> <p>Note: The Portfolio Type can also be blank.</p> <p>Note: Changing the portfolio type on an account that has previously been reported can cause duplicate tradelines. Credit repositories should be notified before making changes.</p> <p>If an information provider is visible with the message "May Cause Duplicate Tradeline," this field's value has changed since the loan was last reported and you will need to research the loan to determine why the field has changed. If you choose to report the change, you may need to contact the credit repositories to be sure it will not create duplicate tradelines.</p> <p>CDIA Portfolio Types</p> <p>The following tables describe the portfolio types as listed in the CDIA (Consumer Data Industry Association) Manual for credit reporting.</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #0000FF; color: white;">Portfolio Type</th> <th style="background-color: #0000FF; color: white;">Collateral Code</th> <th style="background-color: #0000FF; color: white;">Account Type</th> <th style="background-color: #0000FF; color: white;">Account Type Description</th> </tr> </thead> <tbody> <tr> <td>C</td> <td>BLANK</td> <td>15</td> <td>PERSONAL LINE UNSECURED</td> </tr> </tbody> </table>	Code	Description	FPS GOLD Payment Method	*C	Line of Credit	5, 9, 10	I	Installment	3 or 6 w/o LNRTSN	M	Mortgage	0, 4, 7, or 6 with LNRTSN	Portfolio Type	Collateral Code	Account Type	Account Type Description	C	BLANK	15	PERSONAL LINE UNSECURED
Code	Description	FPS GOLD Payment Method																			
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Portfolio Type	Collateral Code	Account Type	Account Type Description																		
C	BLANK	15	PERSONAL LINE UNSECURED																		



Field	Description			
	Portfolio Type	Collateral Code	Account Type	Account Type Description
	C	1	47	CREDIT LINE SECURED
	C	2	47	CREDIT LINE SECURED
	C	3	47	CREDIT LINE SECURED
	C	4	47	CREDIT LINE SECURED
	C	5	47	CREDIT LINE SECURED
	C	6	47	CREDIT LINE SECURED
	C	7	47	CREDIT LINE SECURED
	C	8	47	CREDIT LINE SECURED
	C	9	47	CREDIT LINE SECURED
	C	10	47	CREDIT LINE SECURED
	C	11	9B	BUSINESS LINE PERSONAL GUAR
	C	12	47	CREDIT LINE SECURED
	C	13	47	CREDIT LINE SECURED
	C	14	47	CREDIT LINE SECURED
	C	15	47	CREDIT LINE SECURED
	C	16	47	CREDIT LINE SECURED
	C	17	47	CREDIT LINE SECURED
	C	20	47	CREDIT LINE SECURED
	C	25	47	CREDIT LINE SECURED
	C	40	47	CREDIT LINE SECURED
	C	100	7A	COMMERCIAL LINE OF CREDIT
	C	102	9B	BUSINESS LINE PERSONAL GUAR
	C	105	9B	BUSINESS LINE PERSONAL GUAR
	C	106	47	CREDIT LINE SECURED
	C	107	47	CREDIT LINE SECURED
	C	108	47	CREDIT LINE SECURED
	C	109	7A	COMMERCIAL LINE OF CREDIT
	C	110	7A	COMMERCIAL LINE OF CREDIT
	C	120	7A	COMMERCIAL LINE OF CREDIT
	C	130	47	CREDIT LINE SECURED



Field	Description			
	Portfolio Type	Collateral Code	Account Type	Account Type Description
	C	190	7A	COMMERCIAL LINE OF CREDIT
	C	200	47	CREDIT LINE SECURED
	C	201	47	CREDIT LINE SECURED
	C	202	89	HOME EQUITY LINE OF CREDIT
	C	203	89	HOME EQUITY LINE OF CREDIT
	C	204	47	CREDIT LINE SECURED
	C	205	47	CREDIT LINE SECURED
	C	210	15	PERSONAL LINE UNSECURED
	C	220	47	CREDIT LINE SECURED
	C	221	47	CREDIT LINE SECURED
	C	230	15	CHECK CREDIT OR LINE OF CREDIT
	C	231	15	CHECK CREDIT OR LINE OF CREDIT
	C	235	15	PERSONAL LINE UNSECURED
	C	240	15	PERSONAL LINE UNSECURED
	C	241	9B	BUSINESS LINE PERSONAL GUAR
	C	242	7A	COMMERCIAL LINE OF CREDIT
	C	245	47	CREDIT LINE SECURED
	C	246	7A	COMMERCIAL LINE OF CREDIT
	C	250	9B	BUSINESS LINE PERSONAL GUAR
	C	260	47	CREDIT LINE SECURED
	C	262	47	CREDIT LINE SECURED
	C	269	47	CREDIT LINE SECURED
	C	300	15	PERSONAL LINE UNSECURED
	C	310	9B	BUSINESS LINE PERSONAL GUAR
	C	350	9B	BUSINESS LINE PERSONAL GUAR
	C	400	9B	BUSINESS LINE PERSONAL GUAR
	C	401	9B	BUSINESS LINE PERSONAL GUAR
	C	410	9B	BUSINESS LINE PERSONAL GUAR



Field	Description			
	Portfolio Type	Collateral Code	Account Type	Account Type Description
	I	BLANK	1	UNSECURED
	I	1	2	SECURED
	I	2	2	SECURED
	I	3	2	SECURED
	I	4	2	SECURED
	I	5	2	SECURED
	I	6	2	SECURED
	I	7	2	SECURED
	I	8	2	SECURED
	I	9	2	SECURED
	I	10	2	SECURED
	I	11	2	SECURED
	I	12	2	SECURED
	I	13	2	SECURED
	I	14	2	SECURED
	I	15	2	SECURED
	I	16	2	SECURED
	I	17	2	SECURED
	I	20	7B	AGRICULTURAL
	I	25	2	SECURED
	I	40	2	SECURED
	I	100	10	BUSINESS
	I	102	10	BUSINESS
	I	105	10	BUSINESS
	I	106	2	SECURED
	I	107	7B	AGRICULTURAL
	I	108	7B	AGRICULTURAL
	I	109	6A	COMMERCIAL INSTALLMENT LOAN
	I	110	6A	COMMERCIAL INSTALLMENT LOAN
	I	120	6A	COMMERCIAL INSTALLMENT LOAN



Field	Description		
	Portfolio Type	Collateral Code	Account Type Description
I	130	7B	AGRICULTURAL
I	190	6A	COMMERCIAL INSTALLMENT LOAN
I	200	4	HOME IMPROVEMENT
I	201	6D	HOME EQUITY
I	202	2	SECURED
I	203	2	SECURED
I	204	6D	HOME EQUITY
I	205	2	SECURED
I	210	12	EDUCATIONAL
I	220	0	AUTO
I	221	0	AUTO
I	230	1	UNSECURED
I	231	1	UNSECURED
I	235	1	UNSECURED
I	236	4	HOME IMPROVEMENT
I	240	1	UNSECURED
I	241	2	SECURED
I	242	6A	COMMERCIAL INSTALLMENT LOAN
I	245	2	SECURED
I	246	10	BUSINESS
I	250	17	MANUFACTURED HOUSING
I	260	11	RECREATIONAL MERCHANDISE
I	262	11	RECREATIONAL MERCHANDISE
I	269	11	RECREATIONAL MERCHANDISE
I	300	13	LEASE
I	310	13	LEASE
I	350	10	BUSINESS
I	400	10	BUSINESS
I	401	10	BUSINESS
I	410	10	BUSINESS



Field	Description			
	Portfolio Type	Collateral Code	Account Type	Account Type Description
	M	17	26	CONVENTIONAL REAL ESTATE
	M	20	26	CONVENTIONAL REAL ESTATE
	M	25	26	CONVENTIONAL REAL ESTATE
	M	40	26	CONVENTIONAL REAL ESTATE
	M	100	6B	COMMERCIAL MORTGAGE LOAN
	M	102	6B	COMMERCIAL MORTGAGE LOAN
	M	105	6B	COMMERCIAL MORTGAGE LOAN
	M	106	26	CONVENTIONAL REAL ESTATE
	M	107	26	CONVENTIONAL REAL ESTATE
	M	108	26	CONVENTIONAL REAL ESTATE
	M	109	26	CONVENTIONAL REAL ESTATE
	M	110	8	REAL ESTATE, TYPE UNKNOWN
	M	120	6B	COMMERCIAL MORTGAGE LOAN
	M	130	26	CONVENTIONAL REAL ESTATE
	M	190	5B	SECOND MORTGAGE
	M	200	26	CONVENTIONAL REAL ESTATE
	M	201	5B	SECOND MORTGAGE
	M	202	5A	REAL ESTATE, JR. LIENS & NON-PUR
	M	203	26	CONVENTIONAL REAL ESTATE
	M	204	26	CONVENTIONAL REAL ESTATE
	M	205	26	CONVENTIONAL REAL ESTATE
	M	210	26	CONVENTIONAL REAL ESTATE
	M	220	8	REAL ESTATE, TYPE UNKNOWN
	M	221	8	REAL ESTATE, TYPE UNKNOWN
	M	230	8	REAL ESTATE, TYPE UNKNOWN
	M	231	8	REAL ESTATE, TYPE UNKNOWN
	M	235	8	REAL ESTATE, TYPE UNKNOWN
	M	240	26	CONVENTIONAL REAL ESTATE
	M	241	6B	COMMERCIAL MORTGAGE LOAN
	M	242	6B	COMMERCIAL MORTGAGE LOAN



Field	Description																																																				
	<table border="1"> <thead> <tr> <th style="background-color: #0000FF; color: white;">Portfolio Type</th> <th style="background-color: #0000FF; color: white;">Collateral Code</th> <th style="background-color: #0000FF; color: white;">Account Type</th> <th style="background-color: #0000FF; color: white;">Account Type Description</th> </tr> </thead> <tbody> <tr><td>M</td><td>245</td><td>26</td><td>CONVENTIONAL REAL ESTATE</td></tr> <tr><td>M</td><td>246</td><td>6B</td><td>COMMERCIAL MORTGAGE LOAN</td></tr> <tr><td>M</td><td>250</td><td>26</td><td>CONVENTIONAL REAL ESTATE</td></tr> <tr><td>M</td><td>260</td><td>8</td><td>REAL ESTATE, TYPE UNKNOWN</td></tr> <tr><td>M</td><td>262</td><td>8</td><td>REAL ESTATE, TYPE UNKNOWN</td></tr> <tr><td>M</td><td>269</td><td>8</td><td>REAL ESTATE, TYPE UNKNOWN</td></tr> <tr><td>M</td><td>300</td><td>26</td><td>CONVENTIONAL REAL ESTATE</td></tr> <tr><td>M</td><td>310</td><td>26</td><td>CONVENTIONAL REAL ESTATE</td></tr> <tr><td>M</td><td>350</td><td>6B</td><td>COMMERCIAL MORTGAGE LOAN</td></tr> <tr><td>M</td><td>400</td><td>6B</td><td>COMMERCIAL MORTGAGE LOAN</td></tr> <tr><td>M</td><td>401</td><td>6B</td><td>COMMERCIAL MORTGAGE LOAN</td></tr> <tr><td>M</td><td>410</td><td>6B</td><td>COMMERCIAL MORTGAGE LOAN</td></tr> </tbody> </table>	Portfolio Type	Collateral Code	Account Type	Account Type Description	M	245	26	CONVENTIONAL REAL ESTATE	M	246	6B	COMMERCIAL MORTGAGE LOAN	M	250	26	CONVENTIONAL REAL ESTATE	M	260	8	REAL ESTATE, TYPE UNKNOWN	M	262	8	REAL ESTATE, TYPE UNKNOWN	M	269	8	REAL ESTATE, TYPE UNKNOWN	M	300	26	CONVENTIONAL REAL ESTATE	M	310	26	CONVENTIONAL REAL ESTATE	M	350	6B	COMMERCIAL MORTGAGE LOAN	M	400	6B	COMMERCIAL MORTGAGE LOAN	M	401	6B	COMMERCIAL MORTGAGE LOAN	M	410	6B	COMMERCIAL MORTGAGE LOAN
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<p>Protect Portfolio Type <i>(BUPTLK)</i></p>	<p>When this field is checked, it protects the portfolio type from being file maintained and displays the teller number (BUPTPB) and the date (BUPTPO) it was protected. Protecting the portfolio type means the portfolio type will not update at monthend. This allows you to override the FPS GOLD system-calculated portfolio type so when the credit reporting updates at monthend, this field will not change.</p>																																																				
<p>Account Status <i>(BUCBRS)</i></p>	<p>The CDIA Account Status is determined by a number of factors. FPS GOLD determines if the account is delinquent and also looks for hold codes or if the loan is closed, released, or has a zero balance to determine the appropriate status.</p> <p>Note: If the CDIA Account Status has been file maintained to DA (Delete Account) or DF (Delete Account Fraud), it will not be updated by the FPS GOLD. Once the account has been reported with either of these codes, the Report to Credit Bureau field will be turned off automatically so it will not be sent again. This happens on the night the data is sent to the credit bureau. File maintenance writes to loan history.</p> <p>For valid account statuses, see the Credit Bureau Status (Account Status) section.</p> <p>IMPORTANT: If the Account Status is 5, 13, 65, 88, 89, 94, or 95, then a Payment Rating and Special Comment may also need to be reported.</p>																																																				
<p>Payment Rating <i>(BUPTRT)</i></p>	<p>The payment rating identifies whether the account is current or past due at monthend. It must be reported if the credit bureau Account Status is 5, 13, 65, 88, 89, 94, or 95.</p>																																																				



Field	Description																				
	<p>The Payment Rating must be blank for all other Account Status codes. Note: If the loan is closed or released and has an Account Status of 5, 11, or 13, this field is not recalculated.</p> <table border="0"> <thead> <tr> <th data-bbox="581 457 656 485">CODE</th> <th data-bbox="699 457 873 485">DESCRIPTION</th> </tr> </thead> <tbody> <tr> <td data-bbox="607 522 623 550">0</td> <td data-bbox="699 522 1068 550">Payments not past due (current)</td> </tr> <tr> <td data-bbox="607 556 623 583">1</td> <td data-bbox="699 556 992 583">30-59 days past due date</td> </tr> <tr> <td data-bbox="607 590 623 617">2</td> <td data-bbox="699 590 992 617">60-89 days past due date</td> </tr> <tr> <td data-bbox="607 623 623 651">3</td> <td data-bbox="699 623 1008 651">90-119 days past due date</td> </tr> <tr> <td data-bbox="607 657 623 684">4</td> <td data-bbox="699 657 1019 684">120-149 days past due date</td> </tr> <tr> <td data-bbox="607 690 623 718">5</td> <td data-bbox="699 690 1019 718">150-179 days past due date</td> </tr> <tr> <td data-bbox="607 724 623 751">6</td> <td data-bbox="699 724 1062 751">180 or more days past due date</td> </tr> <tr> <td data-bbox="607 758 623 785">G</td> <td data-bbox="699 758 813 785">Collection</td> </tr> <tr> <td data-bbox="607 791 623 819">L</td> <td data-bbox="699 791 821 819">Charge-Off</td> </tr> </tbody> </table>	CODE	DESCRIPTION	0	Payments not past due (current)	1	30-59 days past due date	2	60-89 days past due date	3	90-119 days past due date	4	120-149 days past due date	5	150-179 days past due date	6	180 or more days past due date	G	Collection	L	Charge-Off
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<p>Compliance Code (BUCMCD)</p>	<p>The CDIA Compliance Code is typically user-entered. The compliance codes allow your institution a way of notifying credit repositories of problems on the account. It also allows a way of indicating if the institution required an account to be closed or if the borrower closed an account. The codes notify the credit repositories of disputes and other factors that better clarify the information being reported.</p> <p>The only time FPS GOLD will update this field is when a Retraction or Reinstatement transaction is run; then XA will be added. If a loan is open on the system and XA exists, the field will be cleared. (This could happen if a loan is manually reopened using an FPS GOLD file maintenance transaction.)</p> <p>A Compliance Code identifies the condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA). This condition may refer to accounts closed at consumer's request, accounts in dispute under FCRA, or accounts in dispute under FCBA.</p> <p>The code should be reported one time and will remain on file until another Compliance Code or the XR (Removal value) is reported. As an option, the code may be reported each month as long as the condition applies. <i>Regardless of the method of reporting, the code will be deleted only when another Compliance Code or the XR (Removal value) is reported.</i></p> <p>Note: When a dispute investigation is completed, it is important to update the credit bureau Compliance Code to show that the investigation has been completed or to delete the previously-reported Compliance Code.</p> <p>File maintenance to this field writes to loan history.</p> <p>Valid codes are as follows:</p> <table border="0"> <thead> <tr> <th data-bbox="558 1850 633 1877">CODE</th> <th data-bbox="662 1850 836 1877">DESCRIPTION</th> </tr> </thead> <tbody> </tbody> </table>	CODE	DESCRIPTION																		
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Field	Description
	<p>blank None or retains previously reported value</p> <p>XA Account closed at consumer's request</p> <p>XB Account information disputed by consumer under the FCRA</p> <p>XC Completed investigation of FCRA dispute - consumer disagrees</p> <p>XD Account closed at the consumer's request and in dispute under FCRA</p> <p>XE Account closed at consumer's request and dispute investigation completed, consumer disagrees (To be used for FCRA and FCBA disputes.)</p> <p>XF Account in dispute under Fair Credit Billing Act (FCBA)</p> <p>XG FCBA dispute resolved - consumer disagrees</p> <p>XH Account previously in dispute - investigation completed, reported by data furnisher (To be used for FCRA and FCBA disputes.)</p> <p>XJ Account closed at consumer's request and in dispute under FCBA</p> <p>XR Removes the most recently reported Compliance Condition Code</p>
<p>Origination Code <i>(BUORIG)</i></p>	<p>This is the origination code of the loan (LNORIG) as of monthend.</p>
<p>Specialized Payment Indicator <i>(BUSPPI)</i></p>	<p>The CDIA Specialized Payment Indicator identifies special payment terms on the account, such as a balloon payment (action code 1) or a HAMP-modified loan (LWHAMP = yes). This field impacts what is reported in the CDIA K4 segment. It also impacts the CDIA Terms Frequency, in particular when payments are deferred.</p> <p>This indicator will automatically be set to 1 (Balloon) for HAMP-modified loans (LWHAMP = yes) with a Current Deferred Unpaid Principal Balance (LWDUPB), and also for loans with a Maturity Modifier (LNMATM) of 1 (Balloon) or 2 (Single Payment).</p> <p>If the loan has deferred payments, this field should be manually set by the institution to 2 (Deferred) and the CDIA Deferred Payment Start Date should also be updated.</p> <p>File maintenance to this field writes to loan history.</p>
<p>Special Comments <i>(BUSPCM)</i></p>	<p>The CDIA Special Comments field is typically user-entered, but in some instances FPS GOLD will update this field. This field allows you to better clarify the CDIA Account Status that is being reported.</p> <p>Special Comment codes will be either system-updated or user-entered depending on the situation. The system will update this field in the following situations:</p> <ul style="list-style-type: none"> • When foreclosure is started indicated by adding hold code 7 or 9 on the account. Special Comment BO (Foreclosure proceedings started) will be updated at monthend. • When Consumer Credit Counseling indicator is set on account (MLCCC is set on the Account Detail screen, Valuation and Credit Risk tab, Non-

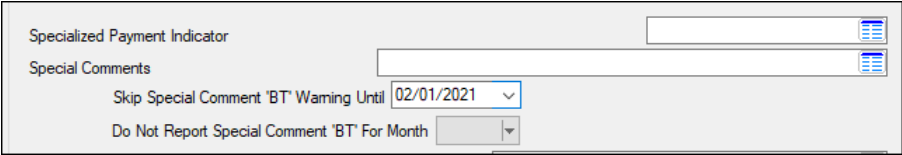


Field	Description
	<p>Accrual & Partial Charge Off field group). Special Comment Code B (Account payments managed by Credit Counseling Service) will be updated at monthend.</p> <ul style="list-style-type: none"> • When Sailors and Solders indicator is set on account (MLSASA is set on the Account Detail screen, Classification tab). Special Comment Code AI (Recalled to active military duty) will be updated at monthend. • When a loan is assumed, a Special Comment Code H (Loan assumed by another party) will be sent to the credit repositories on the Credit Bureau Report and Transmission (FPSRP293) only. The Credit Bureau screen will not reflect this information. • When GOLDTrak PC closes a loan during a renewal/refinance field. Special Comment Code AS (Account closed due to refinance) will be updated at monthend. <p>Otherwise, this field should be updated manually when necessary to better reflect the status that has been reported for that month. Below are a couple of scenarios when this field <i>should be</i> updated manually:</p> <ul style="list-style-type: none"> • When reporting a short sale, Special Comment Code AU (Account paid in full for less than the full balance) should be sent to credit repositories. • When reporting an account in forbearance, Special Comment Code CP (Account in forbearance) should be sent to credit repositories.
<p>Skip Special Comment "BT" Warning Until (Date Field) <i>(BUBTDT)</i></p>	<p>This field will prevent warning message 5024: "SPECIAL COMMENT BT - PRIN DEFERRED/INT ONLY - CHECK CURRENT PAYMENT APPLICATION." This warning will show up on the Credit Bureau Warning Report (FPSRP183) if the loan is using multiple payment applications, irregular payments, or payment schedules. By entering a date in this field, the warning will not print until the date entered. If code "BT" is no longer applicable on the loan, you will need to remove this date to stop the message from printing.</p> <p>Enter the date using MMDDYYYY format, or use the drop-down calendar to select the date.</p> <p>How to Report Interest Only Payments to the Credit Bureau The following information explains how to handle Interest Only payments when reporting to the credit bureau.</p> <p>CDIA Rules The CDIA Manual (Section 6-50) specifies that consumer loans with multiple payment schedules (such as principal due annually and interest due monthly) should be reported as follows:</p> <ul style="list-style-type: none"> • Report the most frequent payment schedule for Terms Frequency. For example, if principal is due annually and interest is due monthly, report Terms Frequency M (Monthly). • The Scheduled Monthly Payment Amount should reflect the minimum amount due each month and may change when the principal amount is also due.



Field	Description
	<ul style="list-style-type: none"> In months when only the interest payment is due, report Special Comment Code "BT" (Principal deferred/interest payment only). In months when both principal and interest payments are due, the Special Comment Code BT should not be reported. (See Do Not Report Special Comment "BT" For Month below.) <p>How to Use the Skip Special Comment "BT" Warning Until Field As explained above, a Special Comment Code "BT" should be set for the months where Interest Only Payments are due and removed when principal and interest are due.</p> <p>Below is an explanation of how to handle a loan with an Annual Interest Only payment in February.</p> <p>When the loan is originated, the Credit Reporting screen would be set up with a Skip Special Comment "BT" Warning Until date of 02/01/2020 (the month of the Annual Interest Only Payment). Any February date will work. See the example below.</p> <div data-bbox="558 898 1455 1037" style="border: 1px solid gray; padding: 5px;"> <p>Specialized Payment Indicator <input type="text"/></p> <p>Special Comments <input type="text"/></p> <p>Skip Special Comment 'BT' Warning Until <input type="text" value="02/01/2020"/></p> <p>Do Not Report Special Comment 'BT' For Month <input type="text"/></p> </div> <p>With this February date in place, beginning in March (reporting period for February), the Credit Bureau Warning Report will start displaying the message CHECK SPECIAL COMMENT BT – PRIN DEFERRED/INT ONLY, indicating that the Credit Bureau Special Comment Code should be reviewed. In this instance, Special Comment Code "BT" would be set, indicating an interest-only payment due for February. The Skip Special Comment "BT" Warning Until date would then be changed to 03/01/2020. See the example below.</p> <div data-bbox="558 1325 1455 1472" style="border: 1px solid gray; padding: 5px;"> <p>Specialized Payment Indicator <input type="text"/></p> <p>Special Comments <input type="text" value="BT - Principal deferred/Interest payment only"/></p> <p>Skip Special Comment 'BT' Warning Until <input type="text" value="03/01/2020"/></p> <p>Do Not Report Special Comment 'BT' For Month <input type="text"/></p> </div> <p>Beginning in April (reporting for March), the Credit Bureau Warning Report will start displaying the message CHECK SPECIAL COMMENT BT – PRIN DEFERRED/INT ONLY, indicating that the Credit Bureau Special Comment Code should be reviewed. In this instance, the "BT"code would be removed from the Special Comments field, and the Skip Special Comment "BT" Warning Until date would then be changed to 02/01/2021 (the next Annual Interest Only Payment). See the example below.</p>



Field	Description
	
Do Not Report Special Comment "BT" For Month <i>(BUSKBT)</i>	<p>Click the arrow to open the drop-down list, then select the month you want the code "BT" to not report to the credit repositories. Special comment code "BT" is Principal Deferred/Interest Only Payment.</p> <p>This field is used for loans that are interest only and using multiple payment applications, irregular payments, or payment schedules. If you have a loan that is interest only for the year but requires a P&I payment one month of the year, enter the month of the P&I payment in this field, and the "BT" code will not be reported to the credit repositories for that month. This way you do not need to remember to remove it for that month and place it back on the following month.</p>
Hold Code 1 and Hold Code 2 <i>(BUHLD1 and BUHLD2)</i>	<p>These fields display any hold codes on the account as of monthend. Hold codes are used for reporting in many instances, such as bankruptcy, foreclosure, etc., but are not reported directly. See Hold Codes for more information.</p>

Monetary, Dates & Late Info tab

Credit Reporting Loan Information	Descriptors	Monetary, Dates & Late Info	Loan Information
Monetary Fields			
Actual Payment Amount			
Amount Past Due		5,689.60	
Credit Limit			
Current Balance		27,863.03	
High or Original Amount		49,500.00	
Original Charge Off or Partial Charge Off			
Scheduled Payment		416.33	
Date Fields			
Account Info Date	09/29/2018	Converted Date	09/21/1998
Action Code 1		Deferred Payment Start Date	
Action Code 18		Due Date	08/11/2017
Action Code 94		Last Activity Date	09/29/2018
Action Code 104		Last Payment Date	09/07/2017
Action Code 194	07/11/2016	Last Transaction Date	02/06/2018
Assumption Date		Maturity Date	09/11/2023
Charge Off Date		Opened Date	09/08/1998
Closed Date		Purchased Date	
2 Year Payment History			
SOND6 JFMAMJJASOND7 JFMAMJJA8			
1111 2211111111234 56666666			
Times Late			
30+ Days Late Last 12 Months		12	
60+ Days Late Last 24 Months		14	

Loans > Account Information > Credit Reporting Screen, Monetary, Dates & Late Info Tab



Field	Description																						
Monetary Fields field group																							
<p>Actual Payment Amount (BUAMPA)</p>	<p>The CDIA Actual Payment Amount field displays the to-date amount the borrower paid during the reporting period. You cannot make changes to this field. It is updated at monthend when the Credit Bureau Update is run.</p> <p>A field called Loan Amount Paid this Month (LNAPTM) is updated by the system each time specific teller transactions are run and account balances are either added to or subtracted from, based on those transactions. The list of transactions that affect this field are shown in the following table.</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #ADD8E6;">Tran Code</th> <th style="background-color: #ADD8E6;">Description</th> </tr> </thead> <tbody> <tr><td>550</td><td>Late charge payment</td></tr> <tr><td>558</td><td>Late charge payment reversal</td></tr> <tr><td>580</td><td>Payoff</td></tr> <tr><td>588</td><td>Payoff reversal</td></tr> <tr><td>600</td><td>Payment</td></tr> <tr><td>608</td><td>Payment reversal</td></tr> <tr><td>690</td><td>Spread payment</td></tr> <tr><td>698</td><td>Spread payment reversal</td></tr> <tr><td>850</td><td>Miscellaneous fee payment</td></tr> <tr><td>858</td><td>Miscellaneous fee payment reversal</td></tr> </tbody> </table> <p>When the Credit Bureau Update runs at monthend, the system pulls the information in LNAPTM and places it in the Amt Paid this Month field (BUAPTM) on the Credit Reporting screen. The LNAPTM field is then cleared to 0.00 to start the next month's payment tracking.</p> <p>This amount is then reported to the credit repositories through the Credit Reporting Report and Transmission (FPSRP293). When the Credit Reporting Report and Transmission runs, the system takes the amount in BUAPTM, truncates it to whole dollars, and puts the whole dollar amount in the Actual Payment Amount field (Base Segment field 16).</p> <p>Note: Reversals that happen for transactions from a previous month are not tracked. Only reversals for transactions that happen in the same month as when the Credit Bureau Update is run will be subtracted from LNAPTM.</p>	Tran Code	Description	550	Late charge payment	558	Late charge payment reversal	580	Payoff	588	Payoff reversal	600	Payment	608	Payment reversal	690	Spread payment	698	Spread payment reversal	850	Miscellaneous fee payment	858	Miscellaneous fee payment reversal
Tran Code	Description																						
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580	Payoff																						
588	Payoff reversal																						
600	Payment																						
608	Payment reversal																						
690	Spread payment																						
698	Spread payment reversal																						
850	Miscellaneous fee payment																						
858	Miscellaneous fee payment reversal																						
<p>Amount Past Due (BUAMPD)</p>	<p>The CDIA Amount Past Due is calculated by FPS GOLD. This calculation is made by determining the amount due to bring the loan current. Then late charges and fees are added to that amount and partial payments are subtracted. A past due payment is any payment that is at least one month past due.</p>																						



Field	Description
	If it is a payment method 5 with Credit Life Insurance (LNUINS set), then the premium amount will be added.
Credit Limit (BUCRLM)	This field is used for reporting the CDIA Credit Limit . The Line-of-Credit Limit field (LNRLCL) on the Information tab of the Loans > Account Information > Line-of-Credit > Consumer Line-of-Credit screen is pulled for payment methods 5, 9, and 10. File maintenance to this field writes to loan history.
Current Balance (BUPBAL)	This is the calculated payoff amount as of monthend (excluding prepayment penalties) and is used to report the CDIA Current Balance . The current balance should contain the principal balance including balloon payment amounts (when applicable), as well as interest currently due, and late charges and fees due this month, and for mortgage accounts, it should also include the escrow amount currently due. Note: Only whole dollars will be reported to the credit repositories. Negative or credit balances will be reported as zero.
High or Original Amount (BUHOAM)	This field is used to report the CDIA High or Original Amount field as follows: For payment methods 5 (line-of-credit loans), 9 (commercial LOC - daily), and 10 (commercial LOC - periodic), the original balance (LNOBAL) will be used. For payment methods 5, 9, and 10, the principal balance is compared to the previous High or Original Amount (BUHOAM), and the greater of the two is used. Then the Loan Regulatory Reporting Record (FPRG) is compared to the Daily Balances for the current month, and the higher is used. Note: Only whole dollars will be reported to the credit repositories. File maintenance to this field writes to loan history and is temporary for that month. Changing the main Loan system fields can make permanent changes.
Original Charge Off or Partial Charge Off (BUOGCO)	This is how we report the CDIA Original Charge-off Amount . If the CDIA Account Status (BUCBRS) is 97 (Unpaid balance reported as loss (charge-off)) and the Original Charge Off or Partial Charge Off (BUOGCO) is 0, then the calculated payoff amount (LNCLAT) will be used. If there is a hold code 2 (charge-off) and a charged off date (LNCODT), the partial charge off (LNCOBL) will be used.
Scheduled Payment (BUSCPM)	This is the what is sent for the CDIA Monthly Scheduled Payment Amount . This field is calculated as of monthend as follows: 1. If the principal balance (LNPBAL) is 0, then the scheduled payment will remain 0.



Field	Description
	<ol style="list-style-type: none"> 2. If the maturity modifier (LNMATM) is 1 (Balloon Payment) and the loan is matured, then the scheduled payoff will be the calculated payoff amount as of monthend. 3. If the CDIA Special Payment Indicator is 2 (Deferred) with no CDIA Special Comments code, then the scheduled payment will remain 0. 4. For payment method 5 loans, the scheduled payment will be the last billed amount (LNLSTB). 5. For payment method 9 and 10 loans, the scheduled payment will be the amount due in the FPBR (Billing Statement Info) record for the current month. 6. For all other payment methods (0, 4, 6, and 7), the scheduled payment will be calculated; otherwise, the P/I payment (LNPICN) will be used. <p>However, if the loan is in bankruptcy (hold code 4 or 5), this field will be pulled from the Repayment Plan if present, along with the CDIA Terms Frequency and CDIA Terms Duration.</p>
Balloon Amount <i>(BUAMPA)</i>	<p>This field is for reporting the balloon amount that is disclosed at the origination of the loan (pulled from the Original Balloon Amount field on the Account Detail screen, Origination tab). Your institution will need to manually input this amount. If the amount is left blank or is zero, then the payoff amount will be submitted to the credit repositories. If the amount has any other number, then this amount is what will be reported.</p> <p>The balloon amount is sent in the credit reporting K4 segment if the CDIA Special Payment Indicator is 1 (Balloon Payment).</p>
Date Fields field group	
Account Info Date <i>(BUDUPD)</i>	<p>This field is used for reporting the CDIA Date of Account Information. It will typically be the monthend date this record is created for. However, for closed or released loans, the system will report the paid off date (LNCLDT) or date released if the loan is released (LNRLSD = yes) and Action Code 104/Action Date are found.</p>
Action Codes	<p>The action codes 1, 18, 94, 104, and 194 (described below) are used in various ways for reporting information to the credit repositories but are not reported directly.</p>
Action Code 1 <i>(BUBALD)</i>	<p>This field contains the balloon payment due date. The system will pull the date associated with action code 1 (Balloon Payment Due) if different from the maturity date.</p> <p>If action code 1 is found, the CDIA Special Payment Indicator will automatically be set to 1 (Balloon Payment) and the CDIA Balloon Payment Due Date found in the K4 segment will be impacted.</p>
Action Code 18 <i>(BUFPMD)</i>	<p>This field contains the final payment due date. The system will pull the date associated with action code 18 (Final Payment Due) if different from the maturity date.</p>



Field	Description
	<p>If action code 18 is found, the CDIA Special Payment Indicator will automatically be set to 1 (Balloon Payment) and the CDIA Balloon Payment Due Date found in the K4 segment will be impacted.</p>
<p>Action Code 94 (BUDFDD)</p>	<p>This is the date of occurrence and is one of two dates pulled for reporting the CDIA FCRA Compliance/Date of First Delinquency. One of the following conditions must occur:</p> <ol style="list-style-type: none"> 1. If the action date connected to action code 194 (Date of First Delinquency) is in the past, this date will be used. <p style="text-align: center;"><i>or</i></p> <ol style="list-style-type: none"> 2. If both action code 94 (Date of Occurrence) and 194 (Date of First Delinquency) are present on the loan, the date associated with action code 94 is used. <p>The process the system goes through in establishing the action code 194 and date is discussed in Coding of Derogatory Credit Status.</p> <p>This date of occurrence is the earliest date the delinquency began, resulting in foreclosure or bankruptcy. This action code is automatically entered in conjunction with hold codes 1, 2, 4, 5, 6, 7, 9, 91, 92, 93, 94, 95, 96, 97, 98 and 99.</p> <p>File maintenance to this field writes to loan history.</p>
<p>Action Code 104 (BURLDT)</p>	<p>When a loan is service released, an action code 104 (Loan Released) is automatically placed on the loan (Account Detail screen, Letters & Actions tab). This field contains the date associated with action code 104. The system looks for released loans (LNRLSD = "Y"), and if this action code 104 date is within the current month, at monthend, the CDIA Special Comments field is automatically updated with "O" (Account transferred to another company/servicer). This action code is also used for reporting the CDIA Date of Account Information for released loans.</p> <p>The loan will typically be reported for 90 days after being released. (This is controlled by a report option on Credit Bureau Report and Transmission (FPSRP293).)</p> <p>Example: If the loan was service released April 15, at monthend the screen will be updated to display "O" in the Special Comments field; the transmissions created through July 15 will report the loan as service released unless otherwise specified by FPSRP293.</p>
<p>Action Code 194 (BUWDFDL)</p>	<p>This is the date of first delinquency and is one of two dates pulled for reporting the FCRA Compliance/Date of First Delinquency.</p> <ol style="list-style-type: none"> 1. If the action date connected to action code 194 (Date of First Delinquency) is in the past, this date will be used.



Field	Description
	<p>or</p> <p>2. If both action code 94 (Date of Occurrence) and 194 (Date of First Delinquency) are present on the loan, the date associated with action code 94 is used.</p> <p>The process the system goes through in establishing the action code 194 and date is discussed in Coding of Derogatory Credit Status.</p> <p>File maintenance to this field writes to loan history.</p> <p>Action code 194 is the earliest due date that a delinquency began. The date indicates the delinquent due date of the loan at monthend. This field is used in calculating the CDIA FCRA Compliance/Date of First Delinquency date. FPS GOLD will take this date, if available, and add 30 days to determine the Date of First Delinquency for the account, when applicable. This code is automatically updated by the system and entered during afterhours processing. Also see Action Code 94.</p> <p>Action code 194 is also used to determine the date the loan was last current on the regulatory-required Delinquency Notice (FPSRP317). It is used in the history of payments section. The history section is payment activity for the previous six months or the period since the last time the account was current, whichever is shorter.</p> <p>FPS GOLD Only: Afterhours Update Function 73 updates this field the night before the next due date if a payment is still owing. Example: If a loan is due on June 12, 2018, on July 11, 2018, this action code will be updated with the June 12, 2018 date. If the loan is brought current, this update function will also remove the action code.</p>
<p>Assumption Date (BUASDT)</p>	<p>This field stores the date this loan was assumed, if applicable. It is pulled from the Assumed On date (LNASDT) on the Account Detail screen, Origination tab, and is used to determine when to report new borrower information.</p> <p>Assumptions are reported over a two-month period. The first month following the assumption, information for the Seller will be reported; the second month, information for the Buyer will be reported.</p> <p>Note: When an assumption is processed at monthend, seller information will be reported for two cycles.</p> <p>This field is used in conjunction with reporting the correct borrower name information. Depending on when the loan was assumed, the borrower name information is either pulled from the assumption record or CIS. It impacts CDIA ECOA and other borrower name and address information.</p>
<p>Charge Off Date (BUCODT)</p>	<p>This field contains the date this loan was charged off (LNCODT). It impacts the CDIA Original Charge Off or Partial Charge Off field.</p>



Field	Description
	<p>When a loan is charged off, the general category should be changed.</p> <p>If you attempt to enter either a hold code 1, 2, 6, 92, or 93 or a general category of 80-89, the system will require that a charge-off date be entered before allowing file maintenance.</p> <p>Note: If you leave the loan open, we recommend that within a month or two of this date, you uncheck the Report to Credit Bureau field so the loan doesn't continue to report.</p>
<p>Closed Date (BUCLDT)</p>	<p>This field is used to report the CDIA Date Closed. This is the date that the loan was <i>physically</i> closed on the system and is pulled from the action code fields when action code 37 (Payoff Transaction Date) is found on the loan. Action code 37 is automatically placed on the loan at the time the Payoff transaction (580) or Open/Close Loan File Maintenance transaction (022) is processed using GOLDTeller. If action code 37 is not found, the Paid Off Date (LNCLDT) will be used. This field also impacts the CDIA Date of Account Information field. This date <i>must</i> be in the past. When a loan closes, the account is reported as "paid in full" the following month. A CDIA Account Status of 13 (paid or closed account/zero balance) will be reported unless there is a hold code 1, 2, 6, 91, 92, 93, 94, 95, 96, 97, or 98. File maintenance to this field writes to loan history.</p> <p>Note: The Closed Date (BUCLDT) may not be the same as the Paid Off Date (LNCLDT) in cases where the payoff is effective dated. The Paid Off Date (LNCLDT) is pulled from the Payoff Date (PODATE) found on the Loans > Account Information > Payoff screen and is the date the payoff was <i>calculated to</i> (using the Effective Payoff Date field on the Payoff screen).</p> <p>Loans will be reported to credit repositories (when applicable) for 90 days after the Closed Date (BUCLDT). For example, if the loan has a Closed Date of April 15, it would be reported as "paid in full" on the transmissions created through July 15. It would <i>not</i> appear on any transmissions thereafter.</p> <p>WARNING: If you use the payoff transaction to remove a loan that was repossessed, foreclosed, etc., and you do not use the correct hold codes and general category, you are not reflecting a derogatory status.</p>
<p>Converted Date (BUCVDT)</p>	<p>This field if populated indicates the loan was converted and will impact the CDIA Consumer Account Number that is reported. Converted loans will report the Account Number From Prior Service Bureau (BUCMSC) field so that duplicate entries are not created.</p> <p>Reporting a loan that has been acquired or accounts that have been newly converted onto the FPS GOLD system is accomplished in two steps. Both steps require the use of the Transferred or Converted or Purchased date fields on the Account Detail screen, Origination tab.</p> <p>The account number that was previously used in credit reporting should be in the Old Account Number field. The institution name or the name of the original credit grantor should be entered in the Original Creditor Name</p>



Field	Description
	<p>field. The first time the credit reporting record is created, the old account number will be pulled from LNOLD#.</p> <ul style="list-style-type: none"> • If the Originated radio button (LNORGN) on the Account Detail screen, Origination tab, is selected, at monthend, your institution name is entered in the Original Creditor Name field the first time the credit reporting record is created. • If the Purchased radio button (LNORGN) on the Account Detail screen, Origination tab, is selected, you can enter the original creditor's name in the Original Creditor Name field. (This would be used if you acquired the loan from another institution.) <p>In the Transferred or Converted field on the Account Detail screen, Origination tab, enter the date that the loan was set up on the FPS GOLD system. This date and the blank credit bureau status indicator (no credit reporting record has been created) will cause the system to report the old number as the account number and the FPS GOLD number as a number change.</p> <p>For loans acquired and converted manually, you will enter the date converted. For loans converted by FPS GOLD, the system will enter the date.</p>
<p>Deferred Payment Start Date (BUDPST)</p>	<p>This field should be manually entered when applicable and will be reported as the CDIA Deferred Payment Start Date when the CDIA Specialized Payment Indicator is a 2 (Deferred).</p>
<p>Due Date (BUDUDT)</p>	<p>This is the loan due date (LNDUDT) as of monthend. This field is informational as of monthend and not reported directly at this time.</p>
<p>Last Activity Date (BUACTV)</p>	<p>This field contains the date of the last maintenance or transaction on this account. The system supplies this date when file maintenance or teller transactions are processed. This is pulled from the loan field LNACTV at monthend.</p> <p>This field is informational as of monthend and not reported directly at this time.</p>
<p>Last Payment Date (BUDTLP)</p>	<p>This is the date the last payment was made (LNDTLP) as of monthend.</p> <p>This field is informational as of monthend and not reported directly at this time.</p>
<p>Last Transaction Date (BUTRAN)</p>	<p>This field contains the date of the last transaction on this account. The system supplies this date through the teller transactions. This is pulled from the loan field LNTRAN at monthend.</p> <p>This field is informational as of monthend and not reported directly at this time.</p>



Field	Description
Maturity Date (BUMATD)	<p>This is the maturity date (LNMATD) as of monthend. The system will pull the date associated with action code 1 (Balloon Payment Due) or 18 (Final Payment Due), if different from the maturity date.</p> <p>This field is used for reporting the CDIA Balloon Payment Due Date and is not reported directly at this time.</p>
Opened Date (BUOPND)	<p>This is the date this loan was opened (LNOPND). This date indicates to the credit repository that this is a <i>new</i> loan; therefore, once the loan has been opened, it should not be changed. See New Loans for more information.</p> <p>If an information provider is visible with the message "May Cause Duplicate Tradelines," this field's value has changed since the loan was last reported and you will need to research the loan to determine why the field has changed. If you choose to report the change, you may need to contact the credit repositories to be sure it will not create duplicate tradelines.</p> <p>This field is used for reporting the CDIA Date Opened and is not reported directly at this time.</p>
Purchased Date (BUPUDT)	<p>This field is used in conjunction with reporting the CDIA Consumer Account Number. We look at the Newly Converted indicator (LNNCLN = Yes) and the Conversion Date (LNCVDT NE 0) to ultimately determine what CDIA Consumer Account Number should be reported. It will either be the default account number (18 blanks plus 10-digit account (BU4NBR) plus 2-digit check digit (LNCKDG)), or if purchased or converted, the Account Number from Prior Service Bureau (BUCMSC) or Old Account Number (BUOACC).</p>
2 Year Payment History field group (LPPAT1) (BUPMPF)	<p>This field is used in reporting the CDIA Payment History Profile. This will be the 24-month history prior to FPSBUUPD running (it will be the 24-month history prior to the CDIA Date of Account Information field 24). This field will freeze on closed and released loans.</p> <p>The 2 Year Late Pattern & History is comprised of two lines of information.</p> <p>The <i>top</i> line displays the late charge assessment for the last 24 months. (This is for your information only and is <i>not</i> reported.)</p> <p>The file maintainable <i>bottom</i> line of the 2 Year Late Pattern & History is an alphanumeric field and <i>is</i> reported. It is only updated each monthend during the screen updating process. As updating occurs, only the information for the month just ending is updated. All other months remain the same, except the information for prior months shifts to the left. 2 Year Late Pattern & History codes 0-6 show the number of days delinquent in 30-day increments. If the codes in this field are 0-6, they should be the same as the Payment Rating field on this screen.</p>



Field	Description												
	<p>To assist you with making corrections for the past 24 months, data reported for a prior month can be file maintained and will be submitted on the current transmission.</p> <p>File maintenance to this field writes to loan history.</p> <p>Valid codes for the 2 Year Late Pattern & History and Payment Rating fields are as follows:</p> <p>Codes Credit Profile Description</p> <p>0 Payments not past due (current)</p> <p>1 30-59 days past due date</p> <p>2 60-89 days past due date</p> <p>3 90-119 days past due date</p> <p>4 120-149 days past due date</p> <p>5 150-179 days past due date</p> <p>6 180 or more days past due date</p> <p>B No payment history prior to this time</p> <p>D No payment history available this month (Converting loans can have this.)</p> <p>E Zero balance and current account (zero balance line-of-credit loans)</p> <p>G Collection</p> <p>H Foreclosure</p> <p>J Voluntary Surrender</p> <p>K Repossession</p> <p>L Charge-off</p> <p>If any of the below-mentioned hold codes is present on an account at the end of the month, the 2-Year Late Pattern & History for that month is updated as follows:</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">FPS GOLD Hold Code</th> <th style="text-align: left;">Will Appear As:</th> </tr> </thead> <tbody> <tr> <td>1 - Foreclosure completed</td> <td>H - Foreclosure</td> </tr> <tr> <td>2 - Charge off</td> <td>L - Charge off</td> </tr> <tr> <td>91 - Collection account</td> <td>G - Collection</td> </tr> <tr> <td>92 - Voluntary surrender</td> <td>J - Voluntary surrender</td> </tr> <tr> <td>93 - Repossession by grantor</td> <td>K - Repossession</td> </tr> </tbody> </table> <p>Note: For line-of-credit loans (payment method 5, 9, or 10), if the loan is set up to use service fee code 6 (charge a flat fee on anniversary if zero principal balance since last anniversary date), then the month the fee is charged, the principal balance will be reported as zero if there are no additional principal advances between the charging of the fee and the end of the month. If there are additional advances after the fee is charged, the principal balance reported will be the principal balance minus the amount of the fee. No adjustments are made after the month the fee is charged.</p>	FPS GOLD Hold Code	Will Appear As:	1 - Foreclosure completed	H - Foreclosure	2 - Charge off	L - Charge off	91 - Collection account	G - Collection	92 - Voluntary surrender	J - Voluntary surrender	93 - Repossession by grantor	K - Repossession
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Field	Description
<p>Times Late field group</p> <p>(BU12M) (BU24M)</p>	<p>This field group indicates how many payments were 30-plus days late in the last year and how many were 60-plus days late in the last two years. It is calculated each monthend using the 2-year credit profile. Each time a one or greater is encountered for the past 12 months, the counter increases by one. This field is informational as of monthend and not reported directly at this time.</p> <p>30+ Days Late Last 12 Months: This identifies how many times in the last 12 months the loan was 30-plus days late. It is calculated each monthend using the 2-year credit profile. Each time a one or greater is encountered for the past 12 months, the counter increases by one.</p> <p>60+ Days Late Last 24 Months: This identifies how many times in the last 24 months the loan was 60-plus days late. It is calculated each monthend using the 2-year credit profile. Each time a two or greater is encountered for the past 24 months, the counter increases by one.</p> <p>These fields are not reported to the credit repositories; they are informational only. These fields are displayed on the Loans > Account Information > Reserves > PMI screen and can be used in GOLDWriter and also GOLD EventLetters.</p> <p>Note: Non-numeric values in the 2-Year Late Pattern & History field (see description below) are not included in the calculation.</p>

Loan Information tab

The Loan Information tab on the Credit Reporting screen gives you at-a-glance information of this loan. See the following example of this tab, followed by descriptions of the fields on this tab.



Credit Reporting Loan Information	Descriptors	Monetary, Dates & Late Info	Loan Information
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Common Loan Information
ARM - Adjustable Rate

Principal Balance	592,328.51
Institution Balance	592,328.51
Original Balance	612,000.00
LIP Undisbursed	
LOC Remaining	
Due	02/10/2017
Open	03/10/2015
Maturity	03/10/2045
Paid Off	
Balloon	
Assumed	
Payment Frequency	Monthly
Term 360	Installment Number 22
Installments Remaining	338

Report to Credit Bureau
 Credit Information was Reported

Client Repository Subscriber Numbers

Experian	9801146
Trans Union	
Equifax	
Innovis	

Mailing Label Name & Address

Jonathan H. Doe
Jane L. Doe
1204 W. 900 N.
Provo UT 84601

Loans > Account Information > Credit Reporting Screen, Loan Information Tab

Field	Description								
Common Loan Information field group	These fields are informational.								
Payment Method <i>(LNPMTH)</i>	<p>This field displays the method used to calculate interest and what rules to follow in processing the loan payments and accruing interest. The following payment methods are available:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="background-color: #ADD8E6;">Code</th> <th style="background-color: #ADD8E6;">Loan Payment Method</th> </tr> </thead> <tbody> <tr><td>0</td><td>Amortizing</td></tr> <tr><td>3</td><td>Rule of 78s</td></tr> <tr><td>4</td><td>Capitalize Interest</td></tr> </tbody> </table>	Code	Loan Payment Method	0	Amortizing	3	Rule of 78s	4	Capitalize Interest
Code	Loan Payment Method								
0	Amortizing								
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Field	Description																
	<table border="1"> <thead> <tr> <th data-bbox="558 300 646 373">Code</th> <th data-bbox="646 300 906 373">Loan Payment Method</th> </tr> </thead> <tbody> <tr> <td data-bbox="558 394 646 468">5</td> <td data-bbox="646 394 906 468">Line-of-Credit—Revolving</td> </tr> <tr> <td data-bbox="558 478 646 552">5</td> <td data-bbox="646 478 906 552">Line-of-Credit—Non-revolving</td> </tr> <tr> <td data-bbox="558 562 646 594">6</td> <td data-bbox="646 562 906 594">Daily Simple Interest</td> </tr> <tr> <td data-bbox="558 615 646 688">7</td> <td data-bbox="646 615 906 688">ARM—Adjustable Rate</td> </tr> <tr> <td data-bbox="558 699 646 730">8</td> <td data-bbox="646 699 906 730">Rental Accounts</td> </tr> <tr> <td data-bbox="558 751 646 825">9</td> <td data-bbox="646 751 906 825">Commercial LOC—Daily</td> </tr> <tr> <td data-bbox="558 835 646 909">10</td> <td data-bbox="646 835 906 909">Commercial LOC—Periodic</td> </tr> </tbody> </table>	Code	Loan Payment Method	5	Line-of-Credit—Revolving	5	Line-of-Credit—Non-revolving	6	Daily Simple Interest	7	ARM—Adjustable Rate	8	Rental Accounts	9	Commercial LOC—Daily	10	Commercial LOC—Periodic
Code	Loan Payment Method																
5	Line-of-Credit—Revolving																
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6	Daily Simple Interest																
7	ARM—Adjustable Rate																
8	Rental Accounts																
9	Commercial LOC—Daily																
10	Commercial LOC—Periodic																
Principal Balance <i>(LNPBAL)</i>	<p>This is the unpaid principal balance of the loan. It can only be entered or changed by teller transactions. Depending on the kind of loan, a transaction may either reduce or increase this balance.</p> <p>Line-of-credit loans (payment method 5 for consumer loans, and 9 or 10 for commercial loans) can be opened with a zero principal balance.</p>																
Institution Balance <i>(WKIBAL)</i>	<p>This field displays the institution's portion of the principal balance. It is calculated as follows:</p> $\text{Principal Balance} \times \text{Portion Sold} = \text{Investor's Portion}$ $\text{Principal Balance} - \text{Investor's Portion} = \text{Institution's Portion}$																
Original Balance <i>(LNOBAL)</i>	<p>This field displays the original amount of the loan. On precomputed loans (payment method 3), this amount will include the loan principal plus the add-on amounts. This field is originally entered through a teller transaction; however, you can file maintain this field on the Account Detail screen, Origination tab.</p> <p>WARNING: This field feeds to the New Loan Report for TFR reporting.</p>																
LIP Undisbursed <i>(LNLBAL)</i>	<p>This field displays the undisbursed LIP balance.</p>																
LOC Remaining <i>(LNLBAL)</i>	<p>This field displays the remaining line-of-credit. It is calculated differently depending on whether it is a revolving or non-revolving line-of-credit:</p> <p>Revolving: $\text{Line-of-Credit Limit} - \text{Principal Balance} = \text{Remaining Line}$</p>																



Field	Description
	<p>Non-revolving: Line-of-Credit Limit - Line-of-Credit Used = Remaining Line</p>
<p>Due (LNDU DT)</p>	<p>This is the date in MM/DD/YYYY format that the next regular payment is due. It is determined by the system from the payment frequency code. This field can be used in conjunction with the Due Date Day field on the Account Detail screen, Payment Detail tab. The system requires a due date to be on the loan before the loan can be opened.</p> <p>Note: If the due date is in the past and the account is open, the date will appear in red.</p> <p>File maintaining the Due Date field will change the Due Date Day field to match the day portion of the due date.</p> <p>For an LIP loan, this is the date to which the payments have been received. If interest is charged against the LIP, the due date and the LIP Next Bill or Charge Date should always agree. If the LIP interest is billed, the LIP Next Bill or Charge Date will roll when the interest is billed and the due date will roll when the payment is collected.</p> <p>For line-of-credit loans (payment method 5, 9, or 10) with a zero balance, a balance increase transaction will update the loan due date by adding the number of days before the finance charge date to the current run date.</p> <p>An online error message will appear when file maintenance occurs on this field. If the interest calculation code is 1, 2, or 3, the system will not allow the due date to be anything except one payment frequency ahead of the date last accrued. For LIP loans with an interest calculation code of 1, 2, or 3 and an LIP method code of 2 or 102, the error message will also appear. The error message will be "NO F/M - DATE LAST ACCRUED NOT 1 FREQ BEHIND DUE DATE."</p> <p>If institution option OP08 DD27 is set, the due date day will not be allowed to be greater than 27.</p>
<p>Open (LNOPND)</p>	<p>This field displays the date the loan was opened or funded. The system automatically supplies this information when a new loan transaction (tran code 680) is performed. For precomputed loans (payment method 3), this field is one of the keys for calculating rebates. Although the system enters the data for this field, it is file maintainable on the Account Detail screen, Origination tab.</p>
<p>Maturity (LNMATD)</p>	<p>This field contains the date for when the last payment is due and when the loan should be paid off. All loans must have a maturity date, except payment methods 5, 8, 9, or 10, or the payment cannot be posted.</p> <p>An option (CLZB) is available that will automatically close zero-balance line-of-credit loans. At the time the loan is closed, the payoff date is also updated. The Close transaction is a file maintenance tran code 22 to field 999. At the same time, the system will update the payoff date. The loan will</p>



Field	Description
	<p>automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.</p> <p>Note: If the maturity date is in the past and the account is open, the date will appear in red.</p> <p>Monetary balances that must be zero are principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, and accrued interest on negative reserves. In addition, the loan cannot have an LIP method code greater than zero.</p> <p>For loan advances (tran code 500 field debit), if a loan is past the maturity date, a principal advance (increase) will not be allowed. The error message "LOAN PAST MATURITY, ADVANCES NOT ALLOWED" will be displayed in the GOLDTeller system. If there is no maturity date, advances will continue to process. This action occurs for all payment methods.</p> <p>An option (OP02 APML) allows a principal increase to be processed if a loan is past the maturity date. It requires a supervisor override (SOV).</p> <p>An option (OP02 APCO) allows a loan payment (transaction code 600/608) or an optional loan payment (transaction code 690/698) to be processed if a loan has been charged off (hold code 2).</p>
<p>Paid Off (LNCLDT)</p>	<p>This field is entered by the system but can be file maintained. The date is the date this loan was paid off and is the same date as the Payoff Date (PODATE) on the Loans > Account Information > Payoff screen, regardless of what date the payoff was actually posted. This field will be updated when a Payoff transaction (tran code 580) is processed. A Payoff Correction (tran code 588) will blank out the field.</p> <p>Backdating a Payoff</p> <p>If a Payoff transaction is backdated, the date in this field is still the same as the Payoff Date (PODATE).</p> <p>Example: Payoff screen calculates the payoff to 1-20 (that date appears in the Payoff Date field). The payoff was processed on 1-26 and backdated to 1-23. The date in this field (LNCLDT) will be 1-20.</p> <p>An option (CLZB) is available that will automatically close zero-balance line-of-credit loans. At the time the loan is closed, the payoff date is also updated. The Close transaction is a file maintenance tran code 22 to field 999 performed in GOLDTeller. The loan will automatically close on the night of the maturity date. If the maturity date is on a weekend or holiday, the loan will close on the night of the first business day following the maturity date.</p>



Field	Description
	<p>Monetary balances that must be zero in order to process a payoff are principal balance, reserve balance, partial payments, miscellaneous funds, late charges, loan fees, accrued interest, accrued interest on reserves, accrued interest on negative reserves, customer balance, LIP balance, and, for payment method 5 loans, the prior and current finance charge. In addition, the loan cannot have an LIP method code greater than zero.</p>
<p>Balloon (WKBLDT)</p>	<p>This field displays the balloon date. Once a loan has reached the balloon date, payments will no longer be drafted under the following conditions:</p> <ul style="list-style-type: none"> • If the run date is less than or equal to the balloon date • If the balloon date is greater than or equal to the loan due date <p>If either of these conditions exists, the night the payment would have drafted, the loan will be placed on the Afterhours Processing Exceptions Report (FPSRP013).</p> <p>Note: Generally the balloon date and the maturity date are the same.</p> <p>Note: If the balloon date is in the past and the account is open, the date will appear in red.</p>
<p>Assumed (LNASDT)</p>	<p>This field stores the date this loan was last assumed, if applicable, and controls the interest being reported for the new borrower. Only interest paid after this date will be reported for the new borrower. If the loan was assumed, this field is updated by the assumption date once the assumption is completed.</p>
<p>Payment Frequency (LNFREQ)</p>	<p>This field displays how often a payment is due on this loan. The following frequencies are available:</p> <ul style="list-style-type: none"> • Monthly payment • Bi-monthly payments (every 2 months) • Quarterly payment • Payment every 4 months • Semi-annual payment (every 6 months) • Annual payment • Bi-weekly (every two weeks)
<p>Term (LNTERM)</p>	<p>This field contains the term of the loan in months. It is used in calculating rebates on loans with precomputed interest (payment method 3), and in determining the remaining term of ARM loans (payment method 7).</p> <p>WARNING: This field is used to calculate payments and should reflect the number of calendar months over which the loan is being amortized. This is not always the same number as the maturity date of a loan.</p>
<p>Installment Number (LNINNO)</p>	<p>This field contains the total number of regular customer installments made since the beginning of the loan. The system adds 1 to the field with each full payment.</p>



Field	Description
	<p>If a loan has an LIP method code of 1 or 101 or is a line-of-credit loan, the installment number does not change.</p> <p>Institution option OP04 KIST does not change the installment number to 0 when running the open loan transaction 680. Use this for bulk purchases where payments have been made prior to the loans being purchased.</p>
Installments Remaining <i>(WKREMN)</i>	<p>This field displays the number of installments remaining for the loan. The loan term divided by the frequency, less the installment number, gives the number of payments remaining on the loan.</p> <p>For bi-weekly payments (payments every two weeks), the remaining term is calculated as follows:</p> $\text{Term in Months} / 12 \times 26 - \text{Installment Number} = \text{Remaining Term}$ <p>Example:</p> <p>Term = 255 Installment number = 176</p> $255 / 12 \times 26 - 176 = 376.5 \sim 377$
Mailing Label Name & Address field group	
Report to Credit Bureau <i>(BUCRBU)</i>	<p>This field indicates if the Report to Credit Bureau field (LNCRBU) located on the Loans > Account Information > Fees & Late Charges & Penalties screen, Fees tab, was marked as of monthend. If it was, this account will be reported.</p> <p>WARNING: Credit repositories do not accept information on business accounts. Therefore, business accounts should not be reported to them. The Report to Credit Bureau field should be unchecked on all business accounts.</p> <p>However, FPS GOLD sends the information to the credit repositories when this field is checked.</p> <p>Options: If your institution has acquired loans, option LTCB allows you to delay 60 days prior to reporting the account to the credit repositories.</p>
Credit Information was Reported <i>(BURTRW)</i>	<p>"Yes" or "No" will be displayed, identifying if this account was reported to the credit repositories. This field is updated when the final transmission is processed (the ninth business day, not as of monthend).</p>
Client Repository Subscriber Numbers field group	<p>The four fields in this field group identify the credit repositories that FPS GOLD can report to. The numbers to the right of the fields show your institution's subscriber number, pulled from institution options. If the</p>



Field	Description
	subscriber number field is blank, no information will be supplied to that credit repository. The numbers are for your institution, not just the current loan.
Experian <i>(BUEXPN)</i>	This field is the institution's subscriber number for Experian, pulled from institution option OPT EXPR.
Trans Union <i>(BUTUNN)</i>	This field is the institution's subscriber number for Trans Union, pulled from institution option OPT TRNS.
Equifax <i>(BUEQFX)</i>	This field is the institution's subscriber number for Equifax, pulled from institution option OPT EQUI.
Innovis <i>(BUCCA)</i>	This field is the institution's subscriber number for Innovis, pulled from institution option OPT CCA3.



Credit Bureau Type (Account Type)

The credit bureau (CB) Account Type is determined first by identifying what **Portfolio Type** the account is which is based on **Payment Method**. Certain account types are only valid within certain portfolio types. Then, we look at the classification of the account, if Portfolio Type is M, then we look at the **Insurer Code then General Category** and lastly **Collateral Code**. All other Portfolio Types we look at **Collateral Code** only. These classification fields are found on the Loans > Account Information > Account Detail screen, Classification tab.

Explanation of Portfolio Type:

Code	Description	FPS GOLD Payment Method
C	Line of Credit	5, 9, 10
I	Installment	3, 6 w/o LNRTSN
M	Mortgage	0, 4, 7, 6 w/o LNRTSN

NOTE

If a loan has a general category type 1, 2, 10, or 11, the portfolio type will be M (mortgage). If the loan is an amortizing loan (payment method 0) and has a collateral code of 110 or 235, the portfolio type will be I (installment).

For example:

If the account is determined to be a **Portfolio Type - M** "Mortgage" **and** the **FPS Insurer Code** is 01 – *FHA*, the **Account Type** will be **19 – FHA**.

- Else if the account is **Portfolio Type - M** "Mortgage" and there is **NO FPS Insurer Code**, but the **FPS General Category** is 1 – *Real Estate First Mortgage*, then **Account Type** will be **26 - CONVENTIONAL MORTGAGE**.
- Lastly, if the account is **Portfolio Type - M** "Mortgage" and there is **NO FPS Insurer Code** and the **FPS GOLD General Category** *isn't* 1, 2, 10 or 11 **but** the **Collateral Code** is 001 – *Single Family New*, the **Account Type** will be **26 - CONVENTIONAL MORTGAGE**.

If the account is determined to be a **Portfolio Type** is I "Installment" and the **FPS GOLD Collateral Code** is 001 – *Single Family New*, the **Account Type** will be **02 – SECURED**.

Refer to the CDIA documentation for valid Account Types within Portfolio Type.

See below matrix for each **Account Type** within **Portfolio Type**:

If Portfolio Type = M "only"



Insurer Code (LNINSU)	Portfolio Type - M (Mortgage), then Account Type
1	19
2	25
3	08

ELSE

General Category (LNGENL)	Portfolio Type - M (Mortgage), then Account Type
1	26
2	5B
3	6B
4	5A

ELSE

Collateral Code LNCOLL	Portfolio Type - C (Line of Credit) then Account Type	Portfolio Type - I (Installment) then Account Type	Portfolio Type - M (Mortgage) then Account Type
0	15	01	08
1	47	02	26
2	47	02	26
3	47	02	26
4	47	02	26
5	47	02	26
6	47	02	26
7	47	02	26
8	47	02	26
9	47	02	26



Credit Bureau Type (Account Type)

Collateral Code LNCOLL	Portfolio Type - C (Line of Credit) then Account Type	Portfolio Type - I (Installment) then Account Type	Portfolio Type - M (Mortgage) then Account Type
10	47	02	26
11	9B	02	26
12	47	02	26
13	47	02	26
14	47	02	26
15	47	02	26
16	47	02	26
17	47	02	26
20	47	7B	26
25	47	02	26
40	47	02	26
100	7A	10	6B
102	9B	10	6B
105	9B	10	6B
106	47	02	26
107	47	7B	26
108	47	7B	26
109	7A	6A	26
110	7A	6A	08
120	7A	6A	6B
130	47	7B	26
190	7A	6A	5B
200	47	04	26
201	89	6D	5B
202	89	02	5A
203	89	02	26
204	89	6D	26



Collateral Code LNCOLL	Portfolio Type - C (Line of Credit) then Account Type	Portfolio Type - I (Installment) then Account Type	Portfolio Type - M (Mortgage) then Account Type
205	47	02	26
210	15	12	26
220	47	00	08
221	47	00	08
230	15	01	08
231	15	01	08
235	15	01	08
236	89	04	08
240	15	01	26
241	9B	02	6B
242	7A	6A	6B
245	47	02	26
246	7A	10	6B
250	9B	17	26
260	47	11	08
262	47	11	08
269	47	11	08
300	15	13	26
310	9B	13	26
350	9B	10	6B
400	9B	10	6B
401	9B	10	6B
410	9B	10	6B



Credit Bureau Status (Account Status)

The credit bureau (CB) Account Status of the loan is determined from the **Credit Bureau Status** field (LNCLBS) on the Loans > Account Information > Fees & Late Charges & Penalties screen, Late Fees tab. The system first looks at the FPS GOLD loan status (open, closed, released), then at the number of days the loan is past due, if any.

- If the account is *not past due* and has *none of the below hold codes*, it is reported with a status of 11 (Account Current).
- If the account was *closed this month*, was *not past due*, and has *none of the below hold codes*, the account is reported with a status 13 (Paid or closed account/zero balance).
- Line-of-credit loans (payment method 5, 9 or 10) that are "open with a zero balance" are reported as code 11 (Account Current). If "closed" will be reported as code 13 (Paid or closed account/zero balance).
- If the FPS Loan Account Status is **Released**, the Account Status will be a code 5 (transferred to another lender).

NOTE

Proper use of Hold Codes is needed to report the appropriate status for a loan and to ensure that the Date of First Occurrence (Action Code 94) is accurate. Hold codes are entered in the two hold code fields in the Holds & Special Instructions field group on the Letters & Actions screen. It is important to put the most critical hold code in the first **Hold Code** field because the system stops checking for hold codes when the first hold code is found.

Hold codes are entered in the two hold code fields in the Holds & Special Instructions field group on the Letters & Actions screen. It is important to put the most critical hold code in the first **Hold Code** field because the system stops checking for hold codes when the first hold code is found.

Listed below is a complete list of CB Account Status codes used by FPS GOLD. The hold code used to adjust the CB Account Status on an account is shown in the last column.

CB Status Code	Status Code Description	FPS GOLD Hold Code	Credit Bureau Payment Rating	FPS GOLD Action Code
5	Account transferred to another office.		Yes	
11	Account Current			
13	Paid or closed account/zero balance. The account has a zero balance and is not available for use by the customer.		Yes	94/194 – Date of First



CB Status Code	Status Code Description	FPS GOLD Hold Code	Credit Bureau Payment Rating	FPS GOLD Action Code
				Delinquency
61	Account paid in full was a voluntary surrender.	97 - Paid account; voluntary surrender)		94/194 - Date of First Delinquency
62	Account paid in full was a collection account, government, or PMI claim.	96 - Paid account; collection		94/194 - Date of First Delinquency
63	Account paid in full was a repossession.	98 - Paid account; repossession		94/194 - Date of First Delinquency
64	Account paid in full was a charge-off.	95 - Paid account; was a charge-off		94/194 - Date of First Delinquency
65	Account paid in full. A foreclosure was started.	94 - Paid account; foreclosure started	Yes	94/194 - Date of First Delinquency
71	Account 30 days past the due date.			94/194 - Date of First Delinquency
78	Account 60 days past the due date.			94/194 - Date of First Delinquency
80	Account 90 days past the due date.			94/194 - Date of First Delinquency



CB Status Code	Status Code Description	FPS GOLD Hold Code	Credit Bureau Payment Rating	FPS GOLD Action Code
82	Account 120 days past the due date.			94/194 – Date of First Delinquency
83	Account 150 days past the due date.			94/194 – Date of First Delinquency
84	Account 180 days or more past the due date.			94/194 – Date of First Delinquency
88	Claim filed with government for insured portion of balance on a defaulted loan.		Yes	94/194 – Date of First Delinquency
89	Deed received in lieu of foreclosure on a defaulted mortgage.	6 - Deed in lieu of foreclosure	Yes	94/194 – Date of First Delinquency
93	Account seriously past due and/or assigned to internal or external collections.	91 - Collection account		94/194 – Date of First Delinquency
94	Foreclosure completed; there may be a balance due.	1 - Foreclosure completed	Yes	94/194 – Date of First Delinquency
95	Voluntary surrender; may have balance due.	92 - Voluntary surrender	Yes	94/194 – Date of First Delinquency
96	Merchandise was repossessed by credit grantor; there may be a balance due.	93 - Repossession by grantor		94/194 – Date of First Delinquency



CB Status Code	Status Code Description	FPS GOLD Hold Code	Credit Bureau Payment Rating	FPS GOLD Action Code
97	Unpaid balance reported as a loss by credit grantor (charge-off).	2 - Charge-off; unpaid balance reported as loss by credit grantor		94/194 – Date of First Delinquency
DA	Delete entire account (other than fraud). WARNING: This should only be used if actual reporting errors occurred on the account. This is only reported one month.			
DF	Delete entire account due to confirmed fraud. WARNING: This should only be used if actual reporting errors occurred on the account. This should only reported one month.			

Note: Accounts reported once with Status Code DA or DF will stop reporting to credit repositories. FPS GOLD will turn off the **Report to Credit Bureau** option automatically after being reported for one cycle. The **Report to Credit Bureau** option is located on Loans > Fees & Late Charges & Penalties, Late Fees tab.



General Reporting Information

This section contains the general reporting information. See the following topics:

[CIS](#)

[ECOA Codes](#)

[New Loans](#)

[Assumptions](#)

[Conversions and Acquisitions](#)

[Payoff and Releases](#)

[Service Released](#)

[Fannie Mae and Freddie Mac](#)

[Making Corrections](#)



CIS

The name and address information sent to the credit repositories is gathered from CIS when the FINAL Credit Bureau Report (FPSRP293) is run. Whatever is on file at that time is what will be sent. Name and address information is *not* as of month end. The CIS Correspondence Address for the individual is used if available, otherwise the CIS account Mailing Label is sent.

You can view the names connected to an account from the Loans > Account Information > Names & Addresses. You can see the relationship each borrower has with the account (e.g., owner, co-owner, administrator, agent, etc.).

You can view or file maintain the names on an account from the Entity Maintenance screen in CIS by searching for an account number. Or you can view names associated with accounts from the CIS > Change Name and Address > Account Names and Mailing Labels screen. You can also see the relationship each borrower has with the account (e.g., owner, co-owner, administrator, agent, etc.).

The Equal Credit Opportunity Act (ECOA) requires that a borrower's relationship to an account be disclosed for the purposes of establishing equal credit for all involved. FPS GOLD will only report the below list of acceptable Ownership Codes regardless of the ECOA Code.

Hint: To change the ECOA code or the CIID (Consumer Information Indicator) code, use the loan Name & Addresses screen, Lending Limit tab.

1. In the list view at the top of the screen, select the borrower, then left-click in the ECOA code or CIID code.
2. Left-click a second time (do not rapidly click twice). A drop-down arrow will appear.
3. Click on the arrow, and a list box will appear displaying the available codes.
4. Select the applicable code, then click <Save Changes>.



Lending Limit				Loan Information	Property Information
Name	Ownership	ECOA		CIID	
Tester	Co-Owner	2 - Joint Contractual Liability		D - Petition for Chapter 13 Bankruptcy	
Tester	IRS Co-Owner	2 - Joint Contractual Liability		- <blank> None or retains previously reported 2A - Lease Assumption 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 Bankruptcy Chapter 7 F - Discharged Bankruptcy Chapter 11 G - Discharged Bankruptcy Chapter 12 H - Discharged/Completed through Chapter 13 I - Chapter 7 Bankruptcy Dismissed IA - Personal Receivership 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 Q - Removes Previously Reported Bankruptcy R - Reaffirmation of Debt S - Removes Reaffirmation of Debt & Rescinded T - Credit Grantor Cannot Locate Consumer U - Consumer Now Located V - Chapter 7 Reaffirmation of Debt Rescinded W - Obsolete Chapter 11 Reaffirmation Rescinded X - Obsolete Chapter 12 Reaffirmation Rescinded Y - Obsolete Chapter 13 Reaffirmation Rescinded Z - Undesignated Chapter	
Description	Combined	Requested	Received		
Adding Customer Items Detail Combined Report Requested <input type="text"/> Date of Document Checked and/or Received <input type="text"/> Next Due					

Loans > Account Information > Names and Addresses Screen, Lending Limit Tab

Hint: You can also view or change the ownerships code, ECOA code, or CIID (bankruptcy) code in CIS using the Change Names and Addresses screen.



Account Names

Type	IRS	Name	Ownership	Conjunction	Don't Print	Customer Number	Birth Date	Percent
Person	<input checked="" type="checkbox"/>	Alicia Carter	Owner		<input type="checkbox"/>	523-94-9676		100
Person	<input type="checkbox"/>	Anna J Carter	Co-Owner	And	<input type="checkbox"/>	444-22-4410	02/14/1927	100
Person	<input type="checkbox"/>	Amy M Carter	Authorized Signer	And/Or	<input type="checkbox"/>	555-65-8515	05/10/1973	100
Person	<input type="checkbox"/>	Aubrey A Carter	Ward		<input type="checkbox"/>	444-44-4457	01/07/1936	100

Up Down Restore Change Name Edit Name Links Remove Name Save Changes Print Docs

Add Name to Account

Carter Living Trust [Look up Name](#) Create... ▾

Ownership Owner ▾

Platform Document Print Options Conjunction In Care Of ▾

Print Ownership Ownership is Prefix

Do Not Print Line Conjunction is Prefix

ECOA 2 Joint Contractual Liability ▾

Add Name

Account Mailing Label

* Alicia Carter
1144 W 970 N
PROVO UT 84601

Entities linked to Mailing Label

71 427093 04 - Loan - Commercial Loan 79 - Open

Next Split Change

CIS > Change Names and Addresses > Account Names and Mailing Labels Screen

Below are the *only* Ownership Codes that are reported (all others will be ignored regardless of the ECOA Code):

ORGANIZATION ENTITIES (CSOG Record)

- 1 - Owner
- 2 - Co-Owner
- 4 - Co-Signer
- 84 - Guarantor
- 109 - Co-Maker

TRUST ENTITIES (CSTR Record)

- 1 - Owner
- 2 - Co-Owner
- 4 - Co-Signer



84 - Guarantor

PERSON ENTITIES (CSPN Record)

- 1 - Owner
- 2 - Co-Owner
- 4 - Co-Signer
- 84 - Guarantor
- 90 - Maker
- 94 - General Partner
- 95 - Limited Partner
- 97 - Non-Managing Member/Guarantor
- 101 - Trustee/Guarantor
- 102 - Managing Member/Guarantor
- 104 - Corporation Guarantor
- 109 - Co-Maker
- 110 - Partner
- 190 - Joint Tenant
- 202 - Auth Signer/Beneficial Party
- 203 - Auth Signer/Control Party
- 204 - ManMember/Ben Party
- 205 - Guarantor/BP/CP
- 206 - Guarantor/Beneficial Party
- 208 - Owner/Beneficial Party
- 209 - Owner/BP/CP
- 210 - AuthSign/BP/CP
- 211 - Non-Managing Member/BP
- 213 - Managing Member/Control Party
- 214 - Co-Owner/Beneficial Party
- 215 - Co-Owner/BP/CP
- 216 - ManMem/BP/CP
- 217 - Sole Mem/BP/CP

Businesses should have an ownership code of corporation, partnership, or LLC (see "W" in the **ECOA Codes** description below).



ECOA Codes

FPS GOLD converts the ownership code for all co-borrowers to the defined ECOA code shown below.

NOTE

If an ownership code is not defined, it is defaulted to 1 (individual) for all borrowers.

ECOA Code	Description	CIS Ownership Code
0	Undesignated (Do not use on accounts opened after June 1977.)	Blank
1	Individual (This individual has contractual account responsibility for this account and is primarily responsible.)	1 - Owner
2	Joint contractual liability (Account for which both customer and joint borrower are contractually liable.)	2 - Co-owner
3	Authorized user (This individual is an authorized user of this account; another individual has contractual responsibility.)	5-19
5	Co-maker or Guarantor (Account for which the subject is the co-maker or guarantor and becomes liable if the maker defaults; no spousal relationship.)	4 - Co-signer
7	Maker (Account for which subject is liable but a co-maker is liable if maker defaults.)	Undefined
Q	Excludes borrower from credit reporting on this account. ECOA Code Q is not a code recognized by the credit repositories or the CDIA. This code is used to tell CIM GOLD to exclude the borrower from being reported on a particular loan. For example, if the loan has four borrowers and your institution only wants to report the credit history of the two primary borrowers, the remaining borrowers should be marked with ECOA Code Q. In the case of a trust or business entity, if you do not want the guarantors to be reported to the credit repositories, you should uncheck the Report to Credit Bureau field for the loan on the Loans > Account Information > Fees and Late Charges and Penalties screen, Late Fees tab.	
T	Association with account terminated (This is used by the system for the sellers in an assumption (Loans > Loan Assumption screen).)	Undefined
W	Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.)	37, 40, 85
X	Consumer deceased	20 - Deceased
Z	Delete borrower (Note: Only inaccurately reported consumers should be deleted.)	Undefined



CIS Ownership Code	ECOA Code
Blank	0 - Undesignated
1 - Account owner	1 - Individual (no co-borrowers)
2 - Account co-owner	2 - Joint contractual liability
4 - Co-signer	5 - Co-Maker
5 - Trustee	3 - Authorized (no contractual liability, has access)
6 - Beneficiary	3 - Authorized (no contractual liability, has access)
7 - Estate	3 - Authorized (no contractual liability, has access)
8 - Administrator	3 - Authorized (no contractual liability, has access)
9 - Conservator	3 - Authorized (no contractual liability, has access)
10 - Custodian	3 - Authorized (no contractual liability, has access)
11 - Minor	3 - Authorized (no contractual liability, has access)
12 - Executor	3 - Authorized (no contractual liability, has access)
13 - Guardian	3 - Authorized (no contractual liability, has access)
14 - Personal representative	3 - Authorized (no contractual liability, has access)
15 - Agent	3 - Authorized (no contractual liability, has access)
16 - Power of attorney	3 - Authorized (no contractual liability, has access)
17 - JC agent	3 - Authorized (no contractual liability, has access)
18 - Grantor	3 - Authorized (no contractual liability, has access)
19 - Successor trustee	3 - Authorized (no contractual liability, has access)
20 - Deceased	X -



CIS Ownership Code	ECOA Code
22 - Ward, Authorized User	3 - Authorized (no contractual liability, has access)
26 - Co-trustee	2 - Joint contractual liability
37 - Corporation	W - Business/Commercial
40 - Partnership	W - Business/Commercial
57 - Sole Proprietor	1 - Individual (no co-borrowers)
84 - Guarantor	2 - Joint contractual liability
85 - LLC (Limited Liability Co.)	W - Business/Commercial



New Loans

Date Opened

The date the loan was opened (LNOPND) indicates to the credit repositories if this is a new loan.

The system compares the date opened to the [report run date](#) and determines the number of days.

WARNING

Once the loan has been opened and reported to the credit repositories, the date opened should not be changed. The credit repositories may designate this as another loan if you do so. (Two loans could now show on the borrower's record.)

Maturity Modifier

Balloon payment loans should be coded using maturity modifier 1, action code 1, and the action date as the balloon maturity date.

Single payment loans should be coded using maturity modifier 2, action code 18, and the action date as the single pay maturity date.



Assumptions

The date of assumption (**Assumption Date** on the Account Detail screen, Origination tab) is used to determine when to report information.

Assumptions are reported over a two-month period. The first month, information for the seller will be reported; the second month, information for the buyer will be reported.

Note: When an assumption is processed at monthend, seller information will be reported for two cycles.

▼ Seller Information (First month)

For the reporting cycle following the assumption date, the system will automatically report "H" (loan assumed by another party) in the **Special Comments** field.

Note: "H" *will not* appear on the [Credit Reporting screen](#) but does appear on the transmission.

The seller's relationship to a loan is also reported as terminated by sending "T" (association with account terminated) in the **ECOA Code** for each borrower. The system will automatically report "T" for each of the sellers' names which are on the Loans > Loan Assumption screen, Seller Information tab.

Note: "T" *will not* appear on the [Credit Reporting screen](#) but does appear on the transmission.

The seller information is reported for the reporting cycle following the **Assumption Date** (Account Detail screen). For instance, if the loan has an assumption date in April, the [credit reporting transmission](#) created on approximately May 9th would report the seller's information.

▼ Buyer Information (Second month)

The following month, the new borrower's name, social security number, etc., will be reported. The system will automatically report the 24-month payment profile will display B's (no payment history available prior to this time) for the months prior to the assumption date.

▼ Full Release and Non-Release Assumptions

The ACB (Association of Credit Bureaus) task force has indicated the following:

Since the original borrower is not actually making payments, lenders should report **Special Comment H** (loan assumed by another party) and **ECOA Code T** (Terminated) for sellers at the time of assumption. Only the new borrower on the account should be reported on an ongoing basis.

If the new borrower defaults on the loan and the original borrower is required to make payments, the original borrower should be re-reported without the **Special Comment H** and with a correct ECOA code (individual, joint, co-maker, etc).

WARNING

You must use the Loan Assumption screen to process assumptions to have the sellers' names properly reported to the credit repositories.



Conversions and Acquisitions

Reporting a loan that has been acquired or accounts that have newly been converted onto the FPS GOLD system is accomplished in two steps. Both steps require the use of the **Transferred or Converted** or **Purchased** date fields on the Account Detail screen, Origination tab.

The Credit Reporting screen, [Reporting Codes & Subscriber Numbers tab](#) has a field for the **Old Account Number** and a place for the name of the **Original Creditor Name**.

The account number that was previously used in credit reporting should be in the **Old Account Number** field. The institution name or the name of the original credit grantor should be entered in the **Original Creditor Name** field. The first time the credit reporting record is created, the old account number will be pulled from LNOLD#. (The old account number (LNOLD#) is a field which is used at conversion or acquisition time. It is not displayed on any screen; but once the new credit reporting record (screen) is created, it will be pulled into this field.)

- If the **Originated** field (LNORGN) on the Account Detail screen, Origination tab, is selected, at monthend, your institution name is entered in the **Original Creditor Name** field the first time the credit reporting record is created.
- If the **Purchased** field is selected (on the Account Detail screen), you can enter the original creditor's name in this field. (This would be used if you acquired the loan from another institution.)

In the **Transferred or Converted** field on the Account Detail screen, Origination tab, enter the date that the loan was set up on the FPS GOLD system. This date and the blank Credit Bureau status indicator (no credit reporting record has been created) will cause the system to report the old number as the account number and the FPS GOLD number as a number change.

For loans acquired and converted manually, you will enter the date converted. For loans converted by FPS GOLD, the system will enter the date. FPS GOLD orders coupons beginning with the date in the **Transferred or Converted** field.

OPTIONS

Institution option LTCB allows for a 60-day delay from the acquisition of an account to the reporting of the account to the credit repositories. The delay is based on the **Transferred or Converted** date for converted loans and the **Purchased** date for purchased loans (both on the Account Detail screen, Origination tab).



Payoff and Releases

The account status as of monthend and the payoff date control the reporting of paid-off accounts.

The **Paid Off** field (LNCLDT) displays the date the loan was paid off. This field is updated when a Payoff transaction code 580 is processed. A payoff correction code 588 will clear the field.

If the loan is closed by a file maintenance transaction, the date of the file maintenance will become the **Paid Off** date.

In the absence of a payoff date, the system looks at the last transaction date if the loan account status is "closed" and the loan balance is zero.

The loan is only reported for 90 days after being paid off. For example, if the loan is paid off on April 15, it would be reported as "paid in full" on the [transmissions](#) created through July 15. It would not appear on any transmissions thereafter.

The **2-Year Late Pattern and History** field will continue to move to the left each monthend for 24 months after the payoff date.

WARNING

If you use the Payoff transaction to remove a loan that was repossessed, foreclosed, etc., and you do not use the correct hold codes, you are not reflecting a derogatory status. Refer to the [Coding of Derogatory Credit Status](#) section.



Service Released

When a loan is service released, an action code 104 is automatically placed on the loan (Letters & Actions tab). The system looks for released loans and if the action code 104 date is within the current month, then at monthend, the **Special Comment Codes** on the [Credit Reporting screen](#), is automatically updated with an O (account transferred to another lender).

The loan will be reported for 90 days after being released. **Example:** If the loan was service released April 15, at monthend the screen will be updated to display an O in the **Special Comment Code**; the transmissions created through July 15 will report the loan as service released.

The **2-Year Late Pattern and History** will continue to move to the left each monthend for 24 months after the release date.

WARNING

If you repurchase a loan you may have to manually identify it as a new loan. Refer to your credit repository. Regardless, once the loan is no longer released and the action code 104 is removed, the loan will be reported.



Fannie Mae and Freddie Mac

Fannie Mae and Freddie Mac require that their loan numbers be supplied to the various credit repositories. In order to accomplish this, you must set up the following information accordingly:

1. The **Investor Identifier** field (IMIDE) on the Loans > Investor Reporting > Investor Master screen must be either FNMA or FHLMC. (This is generally done at the time your institution first begins to sell loans to FHLMC/FNMA.)

02 - Fannie Mae (FNMA)
03 - Freddie Mac (FHLMC)

2. The Fannie Mae and Freddie Mac investor account numbers must be entered on the Loans > Investor Reporting > Loan Investor Fields screen, Investor Loan Basics tab. This information is entered in the **Investor Account Number** field (LNIACT). (This is generally done at the time the loan was sold.)

Fannie Mae account numbers - 10 digits
Freddie Mac account numbers - 9 digits



Making Corrections

If the Credit Bureau [status](#) or [type](#) is wrong, you must make the change to the [Credit Reporting screen](#) and then update the associated fields on the regular loan screens so the same error will not occur next month.



Coding of Derogatory Credit Status

Date of First Delinquency

The date of first delinquency, according to the credit repositories' definition, represents the first date of the delinquency.

If a furnisher reports information concerning a delinquent account placed for collection, charged to profit or loss, or subject to any similar action, the furnisher must, within 90 days after reporting the information, provide the Credit Reporting Agency (CRA) with the month and the year of the commencement of the delinquency that immediately preceded the action, so that the agency will know how long to keep the information in the consumer's file. —*Section 623 (a)(5)* in the Fair Credit Reporting Act (FCRA).

The date of first delinquency for all accounts that have a credit reporting status greater than 11 is established on the Letters & Actions screen with action code 94 or 194 (Credit Bureau Date of Occurrence) and the corresponding action date.

Afterhours update function 73 will process the business night before the due date day and at monthend and will determine the [Credit Bureau status](#) and modify action code 194 and the date when necessary.

- Action code 194 and the corresponding action date will be used to report the date of first delinquency for a delinquent loan to the credit repositories.
- Afterhours Update Function 73 automatically adds or deletes an action code and date in the **Action Code/Action Date** fields for delinquent loans. This function *only* runs the business night before the *due date day* and at monthend.

The update feature works as follows:

1. All updating (updating the status, adding or removing action code 194 and the action date) will occur during the afterhours on the business day just prior to the due date and at monthend. This updating is not part of the credit reporting processing. *The updating is not connected with the posting of payments, reversals, etc.*
2. On the night the update function processes for the account, the system will compare the run date to the loan due date. If the loan will be owing more than one payment on the next business day, the [Credit Bureau status](#) is established and action code 194 will be placed on the account and the loan due date will be placed in the **Action Date** field. The action date will be reported to the credit repositories as the date of first delinquency. The action code and date will remain on the loan until the loan becomes current.
3. If the loan is still delinquent the next month, the system will compare the run date to the loan due date and update the Credit Bureau status. Since the loan is still delinquent, the system will look for action code 194. If an action code 194 is present, the updating will not change the action code 194 and the date.
4. If the loan is still delinquent the next month, but payments have been paid, the system will compare the due date to the run date to determine how far delinquent the loan still is and update the Credit Bureau status for that loan. Again, a check is made for action code 194. If the action code is present on the loan, no further update will occur. The original action date for action code 194 remains unchanged on the loan.



5. If the loan has been delinquent in the past but is now current (not owing more than one payment), action code 194 and the action date on the account will be removed. (The next time the loan becomes delinquent, a new action code 194 and action date will be added.)
6. The action date used with action code 194 represents the date of first delinquency. It is only used by the credit repositories when the Credit Bureau status is greater than 13. The **Credit Bureau Status** is displayed on the Loans > Account Information > Fees & Late Charges & Penalties screen, Late Fees tab and is shown on [Credit Reporting Report and Transmission](#) reported to the credit repositories.
7. If an account is current, action code 194 is not on the loan but the last monthend date is reported in the date of first delinquency on the credit transmissions. This field is required for all loans.
8. Action codes and dates are file maintainable. There may be cases where your institution may want to change the date or add action code 194 and a date to the account. For example, you may want to add or change these fields for a returned check or payment reversal received just after the last monthend. Also, you may want to delete codes and dates if payments were misapplied, etc.
9. Action code 194 is used in addition to action code 94. Action code 94 and the corresponding date is required by the system when a hold code for foreclosure or bankruptcy is placed on the account. If an account has both an action code 94 and 194, the date associated with action code 94 will be reported as the date of first delinquency, if the associated hold code is still on the account.
10. The action code 94 date is only used when an associated hold code is on an account. In the absence of a hold code, action code 194 and a date is needed to establish the proper first date of delinquency when reporting the account as past due.

WARNING

If an account has two 194 action codes, the date that appears with the first 194 code is used for the first date of delinquency.

11. If all **Action Code** fields are full, action code 194 will *not* be placed on the account. The account will appear on the [Afterhours Exception Listing \(FPSRP013\)](#) and the Credit Bureau Exception Report will show an error message for the loan ("ACTION CD 194 EXPECTED NOT FOUND/NORE REP"). Your institution will need to determine whether or not to delete action codes on the account so you can use action code 194 and the date of first delinquency.

When FPS GOLD determines the [Credit Bureau Status](#), we examine the account looking first at the FPS GOLD loan status (open, closed, released), then we see if it is past due or has hold codes.

The update function that initiates the Credit Bureau status and the date of first delinquency will process daily and update the loan status the business day just prior to a due date day. Each night in the afterhours the accounts will be examined to see if delinquency will begin on the next business day. The severity of the delinquency will be identified and the appropriate status determined. This Credit Bureau status is then adjusted based on the hold codes with the Credit Bureau status put into the **Credit Bureau Status** field (LNL CBS) on the Fees & Late Charges & Penalties screen, Late Fees tab.

The system will also ensure that action code 194 (date of first occurrence) and the delinquent due date is used. Once action code 194 is present on an account, the date associated with that action code does not change. If the system analyzes the account and determines that the account should be reported as a current status, any action code 194 and date is deleted from the account. Action code 94 and the associated date are not



automatically examined by the system. Each institution is responsible to remove action code 94 and the date when needed.

Example: An account has a due date of 2-17. In March, during the afterhours of the business day just prior to the 17th of the month, the updating process examines this account. FPS GOLD determines that the account has a loan status of "open" and will be one month past due beginning the next business day. No hold codes are on the account so we update the account with a **Credit Bureau Status** of "71" and put action code 194 with the date of 2-17, because no action code 194 was present on the account. Then, at monthend, the status is re-verified to see if the account is in *worse credit condition*. If checks have bounced, etc. and the due date is further in the past, the **Credit Bureau Status** is modified. After this verification is done, during the monthend processing, the [Credit Reporting screen](#) is updated with the new information. The [transmission and reports](#) will then be generated in April.

WARNING

Once the foreclosure, repossession, or charge-off process is completed, institutions vary in how they handle the loan. Some institutions pay the loan off and set up a General Ledger account to track it. Other institutions leave the loan as an open account and continue to monitor it from the FPS GOLD system.

Regardless of what your institution's procedures are, prior to monthend and the updating of the Credit Reporting screen, be sure to enter the correct hold codes, charge-off date, and general categories. The system uses this information to determine the correct status of the account, and to know when to stop updating the screen.

Once these codes are entered, the system will update the Credit Reporting screen only once; the monthend of the month of the charge-off date. This updating creates the account status, payment rating, etc. After that month, the only items updated on the screen would be the 24-month profile (it shifts to the left).

If you pay the loan off, the loan would be reported for 90 days after the payoff date. However, if you leave the loan open, then it would be reported each month until you uncheck the **Report to Credit Bureau** box. We recommend that within a month or two following the foreclosure/repossession/charge off, you uncheck this box.



Hold Codes

Hold codes can be entered in CIM GOLD using the Letters & Actions screen. This tab can be found on many screens, including the Account Detail screen, ARM Information screen, Line-of-Credit screens, the Collections system, and more. Examples of how each code is used in credit reporting are shown in the following table.

FPS GOLD Hold Code	Hold Code Description	CB Stat us Cod es	Status Code Description
01	Foreclosure completed	94	Credit grantor sold collateral to settle defaulted mortgage.
02	Charge-off (unpaid balance reported as loss by credit grantor)	97	Unpaid balance reported as a loss by credit grantor.
06	Deed in lieu of foreclosure - (cannot override)	89	Deed in lieu of foreclosure.
91	Collection account (account assigned to agency, lawyer, etc.)	93	Account seriously past due/account assigned to attorney, collection agency or credit grantor's internal collection department.
92	Voluntary surrender	95	Voluntary surrender.
93	Repossession by grantor	96	Merchandise was taken back by credit grantor; there may be a balance due.
94	Paid account; foreclosure started	65	Paid account. A foreclosure was started.
95	Paid account; was a charge-off	64	Paid account; was a charge-off.
96	Paid account; collection	62	Paid account; was a collection account, insurance claim or education claim.
97	Paid account; voluntary surrender	61	Paid account; was a voluntary surrender.
98	Paid account; repossession.	63	Paid account; was a repossession.
99	Settled	68	Account legally paid in full for less than the full balance.



NOTE

When entering any of the above hold codes, you must first enter action code 94 (date of first delinquency) and a date on the Letters & Actions screen.

Hold Code Status Adjustments

When an account that was in collection, foreclosure, voluntary surrender, repossession, or charge-off and the account is paid off, hold codes should be placed on the account so that at monthend when the status is updated, the correct status will be reported. **Example:** A hold code 94 will report a status code of 65.

- Hold code 94 reports as status 65 (Account paid in full. A foreclosure was started.)
- Hold code 95 reports as status 64 (Account paid in full was a charge-off.)
- Hold code 97 reports as status 61 (Account paid in full was a voluntary surrender.)
- Hold code 98 reports as status 63 (Account paid in full was a repossession.)

All the above hold codes are only used when the account is paid off after being in the referenced status.



Reporting an Account in Bankruptcy

If a loan is involved in a bankruptcy, you must report bankruptcy information only for the individual filing bankruptcy. For instance, if two brothers were co-signers on a loan and one of them filed for bankruptcy, you should report the bankruptcy information only for the brother filing the bankruptcy. (See comment in next paragraph for spouses.)

Bankruptcy information is reported by using a combination of **Hold Codes** and the **Consumer Information Indicator**.

Consumer Information Indicator Field

The CIID code (credit reporting consumer identification information codes) identifies the status of the bankruptcy such as filed, discharged, dismissed, or withdrawn. These codes are set up on the Bankruptcy Information screen, Names tab, Names list view.

Use the consumer information indicator (CIID) to adjust the bankruptcy status for individual borrowers as the bankruptcy progresses. Example: You have a loan that has a husband and wife and the wife's parents, and all are co-borrowers. The husband and wife file bankruptcy, but the parents don't. You would need to set up the CIID information for only the husband and wife. As the bankruptcy progresses, you will need to update the CIID information for both the husband and the wife. Available codes are:

Consumer Information Code	Description
blank	No information for this account
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
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Discharged through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
IA	Personal Receivership
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
Q	Removes Bankruptcy Indicator Previously Reported



Consumer Information Code	Description
R	Reaffirmation of Debt
S	Removes Reaffirmation of Debt Indicator Previously Reported
T	Credit grantor cannot locate consumer
U	Consumer now located
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Obsolete Chapter 11 Reaffirmation of Debt Rescinded
X	Obsolete Chapter 12 Reaffirmation of Debt Rescinded
Y	Obsolete Chapter 13 Reaffirmation of Debt Rescinded
Z	Undesignated Chapter
2A	Lease Assumption



Repossession

When a repossession is completed, the process is as follows:

1. Verify action code 94 and date of occurrence is present on the Letters & Actions tab.
2. Enter hold code 93 (repossession by grantor) on the Letters & Actions tab.
3. One of the following **Special Comments** codes must be entered: BI—Involuntary Repossession, BJ—Repossession obligation satisfied, or BK—Repossession balance owing.
4. Enter the charge-off date.
5. Change the general category to 81 (repossession—non-real estate) or 85 (repossessed assets).



Reporting an Account in Foreclosure

When an account proceeds to the foreclosure process, the reporting steps are as follows:

1. Verify action code 94 and date of occurrence is entered on the Letters & Actions screen.
2. Enter hold code 7 (legal hold) or 9 (legal hold) on the Letters & Actions tab.
3. When the [Credit Reporting screen](#) is updated and hold codes 7 or 9 are on the loan, **Special Comments** code BO-Foreclosure Proceedings Started is displayed.
4. When the foreclosure has been completed, you should place hold code "1" (foreclosure complete) on the Letters & Actions tab. The **Special Comments** code "H" (foreclosure) will automatically be placed in the **2-Year Late Pattern** field.
5. Enter the charge-off date.
6. Change the general category to 80 (foreclosure or charge-off real estate secured by first liens).

If the account proceeds to foreclosure sale, hold code 1 (foreclosure completed) should replace the 7 or 9 hold code. When hold code 1 is on the account, the [Credit Bureau Status](#) is 94 and an "H" (foreclosure) is put in the **2-Year Late Pattern** field on the [Credit Reporting screen](#). If the account is sold to a third party, hold code 94 could be used together with a **Special Comments** code of "AX" (account paid from collateral) on the Credit Reporting screen showing that the account was paid off before the foreclosure was completed.

WARNING

If you pay off a loan that should be reported as a foreclosure prior to updating the Credit Reporting screen at monthend, the loan must have a hold code 1 on the Letters & Actions tab. The credit account status will show as a paid-in-full loan without these hold codes.

When an account was in collection, foreclosure, voluntary surrender, repossession, or charge-off and the account comes current, hold codes should be placed on the accounts so that at monthend when the status is verified, a modified status can be shown. For instance, placing a hold code 94 will result in a Credit Bureau status code of 65 (account paid in full, foreclosure started).

As a result of the foreclosure sale, if the account is paid off, either in full or less than the full amount, a special comment code of "I" (election of remedy) can be entered.

Hold code 94 gives CB status 65 (account paid in full, foreclosure started).

Hold code 95 gives CB status 64 (account paid in full, was charge-off).

Hold code 97 gives CB status 61 (account paid in full, was a repossession).

Hold code 98 gives CB status 63 (account paid in full, was a voluntary surrender).

All of the above hold codes are only used when the account pays off after being in the referenced-to status.



Reporting an Account as a Charge-off

A loan account charge-off is reported to the credit repositories by setting the loan hold code to "2." You may also want to change the general category to 80-84. However, the credit reporting system does not use those general categories.

Hold code 2 requires that action code 94 and the date of first delinquency is on the loan prior to the hold code.

At monthend when the Credit Reporting screen is updated, the account status will be established as charged off. The principal balance is shown as the charge-off balance. An "L" (charge-off) will automatically be placed in the **2-Year Late Pattern** field for that month.

WARNING

If you pay off a loan that should be reported as a charge-off loan prior to updating the Credit Reporting screen at monthend, the loan must have a hold code 2 or 95. The credit account status will show as a paid-in-full loan without these hold codes.

The coding of a charge-off loan for credit reporting purposes is as follows:

1. Enter action code 94 and date of first delinquency on the Letters & Actions screen.
2. Enter hold code 2.
3. Enter the charge-off date on the Loans > Account Information > Account Detail screen, Valuation & Credit Risk tab.
4. Enter the **Original Charge-off** amount on the [Credit Reporting screen, Credit Reporting & Loan Information tab](#).

Note that the charge-off amount is not updated by the system each monthend.

Change the general category to 80, 82, 83, or 84. The credit reporting system does not use those general categories to report the status, but uses them to determine if it should stop updating the Credit Reporting screen. It looks at the hold code and/or the general category and the charge-off date. The month following the charge-off date, the system stops updating the screen except for the 24-month history.

If you choose not to keep the loan on the system for future tracking, a general category change is not needed; however, all other items are essential. With hold code 2 on the account, the [Credit Bureau Status](#) at monthend would be 97 (charge off) and an "L" will appear for that month in the **2-Year Credit Profile** field.

NOTE

Charge-off amounts are only reported for either three months, or the number of months set up (in the **Miscellaneous Parameter** field) for the [Credit Reporting Report and Transmission \(FPSRP293\)](#), following the **Charged Off** date on the Account Detail screen, Valuation & Credit Risk tab, unless the account has monetary activity. If the account is paid in full after having been charged-off, hold code



95 on the account would cause the [Credit Bureau Status](#) of 64 (account paid in full was a charge-off) to be reported.

WARNING

Once the foreclosure, repossession, or charge-off process is completed, institutions vary in how they handle the loan. Some institutions pay the loan off and set up a General Ledger account to track it. Other institutions leave the loan as an open account and continue to monitor it from the FPS GOLD system.

Regardless of what your institution's procedures are, prior to monthend and the updating of the Credit Reporting screen, be sure to enter the correct hold codes, charge-off date, and general categories. The system uses this information to determine the correct status of the account, and to know when to stop updating the screen.

Once these codes are entered, the system will update the Credit Reporting screen only once; the monthend of the month of the charge-off date. This updating creates the account status, payment rating, etc. After that month, the only items updated on the screen would be the 24-month profile (it shifts to the left).

If you pay the loan off, the loan would be reported for 90 days after the payoff date. However, if you leave the loan open, then it would be reported each month until you uncheck the **Report to Credit Bureau** box. We recommend that within a month or two following the foreclosure/repossession/charge off, you uncheck this box.



Reports

See the following report topics:

- [Credit Bureau Warning Report \(FPSRP184\)](#)
- [Credit Bureau Report and Transmission \(FPSRP293\)](#)



Credit Bureau Warning Report (FPSRP184)

The Credit Bureau Warning Report performs numerous tests to help detect potential problems on accounts being reported to the credit repositories. The report is generally set up to cycle with the Credit Reporting Report and Transmission (FPSRP293), cycling the first eight business days of the month, although it can be processed more often.

A message will be printed with each exception with a brief explanation of the problem.

See the [Credit Bureau Warning Report \(FPSRP184\)](#).



Credit Bureau Report and Transmission (FPSRP293)

The [Credit Reporting Report \(FPSRP293\)](#) will process on the 3rd (test report) and 9th (final reporting) business days of the month during the afterhours. This report will show the accounts that will be reported to the credit repositories. This report displays the name of each individual connected to the account. The [account status](#) and [account type](#) are also displayed. The credit report will list any exceptions (listed below) to allow opportunity for correction to the account.

If an account has a *warning message*, the account and its information *will be reported* to the credit reporting agencies. (The information being sent might need further clarification.) If an account has an *error message*, the account information *will not be sent* to the credit reporting agencies.

Both the test and final reports are available to be stored on hard copy and/or GOLDView (determined by your institution).

The messages that may appear on the Credit Reporting Report are as follows:

- Warning Special Comment code needed.
- Warning Consumer Information code needed.
- Warning Term of Loan is zero. 360 default used.
- Date opened invalid. Error.
- Warning Principal Balance is greater than 125% or OB.
- Name and address record is not on file. Error.
- Hold code 71 on this account. Not reported.
- Bad loan DT Delinquency date calculation. Error.
- No name found for principal borrower. Error.
- Account missing CIS information. Error.
- Acct is a contract collection. Error.
- Action code 94 and date required. Error.
- Invalid due date, must not equal zero. Error.
- Settled account must payoff to report. Error.
- Warning Problem with CIS, a co-borrower went unreported.
- Action Code 194 expected not found/not reported. Error.

Credit Reporting Codes

2-Year Credit Profile Field (BUPMPF)

Code	Description
0	Payments not past due (current)
1	30-59 days past due date
2	60-89 days past due date
3	90-119 days past due date
4	120-149 days past due date
5	150-179 days past due date
6	180 or more days past due date
B	No payment history prior to this time (New loans can show this.)



Code	Description
D	No payment history available prior to this time (Converting loans can have this.)
E	Zero balance and current account (zero balance payment method 5 loans)
G	Collection
H	Foreclosure
J	Voluntary surrender
K	Repossession
L	Charge-off

Special Comment* Field (BUSPCM)

Code	Description
Blank	Removes any previously reported special comment codes
B	Account payments managed by Credit Counseling Service
C	Paid by co-maker
H	Loan assumed by another party (requires ECOA code "T")
I	Election of remedy (Example: A car is repossessed, but the value of the car is less than the balance due. The credit grantor must consider the account paid and cannot collect the difference in the amounts.)
M	Account closed at credit grantor's request
O	Account transferred to another lender
S	Special handling (contact credit grantor for additional information)
V	Adjustment pending
AB	Debt being paid through insurance
AC	Paying under a partial payment agreement
AG	Simple interest loan
AH	Purchased by another lender
AI	Recalled to active military duty
AJ	Payroll deduction
AL	Student loan permanently assigned to government
AM	Account payments assured by wage garnishment



Code	Description
AN	Account acquired by RTC/FDIC
AO	Voluntarily surrendered - then redeemed
AP	Credit line suspended
AS	Account closed due to refinance
AT	Account closed due to transfer
AU	Account paid in full for less than the full balance
AV	First payment never received
AW	Affected by natural disaster
AX	Account paid from collateral
AZ	Redeemed repossession
BA	Transferred to recovery
BL	Credit card stolen
BN	Paid by company that originally sold the merchandise
BO	Foreclosure proceedings started
BP	Paid through insurance
BS	Prepaid lease
BT	Principal deferred/Interest payment only
CJ	Credit line no longer available - in repayment phase
CK	Credit line reduced due to collateral depreciation
CL	Credit line suspended due to collateral depreciation
CM	Collateral released by creditor / Balance owing (The account status code should not be 13 or 61-65 and the current balance should not be zero.)
CN	Loan modified under a federal government plan
CO	Loan modified - not under a federal government plan

Compliance Code* Field (BUCMCD)

Code	Description
Blank	No information for this account
XA	Account closed at consumer's request



Code	Description
XB	Account information disputed by consumer (meets requirements of the Fair Credit Reporting Act (FRCA))
XC	Completed investigation of dispute - consumer disagrees
XD	Account closed at the consumer's request and account is in dispute under FCRA
XE	Account closed at consumer's request and dispute investigation completed, consumer disagrees
XF	Account in dispute under Fair Credit Billing Act (FCBA)
XG	FCBA dispute resolved - consumer disagrees
XH	Account previously in dispute - now resolved, reported by credit grantor
XJ	Account closed at consumer's request and in dispute under FCBA
XR	Removes the most recently reported compliance condition code

Consumer Information* Field (BUCIID)

Code	Description
Blank	No information for this account
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
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Discharged through Bankruptcy Chapter 13
I	Chapter 7 Bankruptcy Dismissed
IA	Personal Receivership
J	Chapter 11 Bankruptcy Dismissed
K	Chapter 12 Bankruptcy Dismissed
L	Chapter 13 Bankruptcy Dismissed



Code	Description
M	Chapter 7 Bankruptcy Withdrawn
N	Chapter 11 Bankruptcy Withdrawn
O	Chapter 12 Bankruptcy Withdrawn
P	Chapter 13 Bankruptcy Withdrawn
Q	Removes Bankruptcy Indicator Previously Reported
R	Reaffirmation of Debt
S	Removes Reaffirmation of Debt Indicator Previously Reported
T	Credit grantor cannot locate consumer
U	Consumer now located
V	Chapter 7 Reaffirmation of Debt Rescinded
W	Obsolete Chapter 11 Reaffirmation of Debt Rescinded
X	Obsolete Chapter 12 Reaffirmation of Debt Rescinded
Y	Obsolete Chapter 13 Reaffirmation of Debt Rescinded
Z	Undesignated Chapter
2A	Lease Assumption

ECOA Code	Description	CIS Ownership Code
0	Undesignated - (Do not use on accounts opened after June 1977.)	Blank
1	Individual - (This individual has contractual responsibility for this account and is primarily responsible.)	1
2	Joint Contractual Liability - (Account for which both customer and joint borrower are contractually liable.)	2
3	Authorized User - (This individual is an authorized user of this account; another individual has contractual responsibility.)	5-19
5	Co-maker or Guarantor- (Account for which the subject is the co-maker or guarantor and becomes liable if the maker defaults; no spousal relationship.)	4
7	Maker - (Account for which subject is liable but a co-maker is liable if maker defaults.)	Undefined



ECOA Code	Description	CIS Ownership Code
Q	Excludes borrower from credit reporting on this account.	
T	Association with account terminated. This is used by the system for the sellers in an assumption in function 61, sub-function 4.	Undefined
W	Business/Commercial (Used to identify that the company reported in the name fields is contractually liable for the account.)	Undefined
X	Consumer deceased.	20
Z	Delete borrower. (Note: Only inaccurately reported consumers should be deleted.)	Undefined

CIS Ownership Code	ECOA Code
Blank	0 - Undesignated
1 - Account owner	1 - Individual (no co-borrowers)
2 - Account co-owner	2 - Joint contractual liability
4 - Co-signer	5 - Co-Maker
5 - Trustee	3 - Authorized (no contractual liability, has access)
6 - Beneficiary	3 - Authorized (no contractual liability, has access)
7 - Estate	3 - Authorized (no contractual liability, has access)
8 - Administrator	3 - Authorized (no contractual liability, has access)
9 - Conservator	3 - Authorized (no contractual liability, has access)
10 - Custodian	3 - Authorized (no contractual liability, has access)
11 - Minor	3 - Authorized (no contractual liability, has access)
12 - Executor	3 - Authorized (no contractual liability, has access)
13 - Guardian	3 - Authorized (no contractual liability, has access)
14 - Personal representative	3 - Authorized (no contractual liability, has access)
15 - Agent	3 - Authorized (no contractual liability, has access)
16 - Power of attorney	3 - Authorized (no contractual liability, has access)
17 - JC agent	3 - Authorized (no contractual liability, has access)
18 - Grantor	3 - Authorized (no contractual liability, has access)
19 - Successor trustee	3 - Authorized (no contractual liability, has access)



CIS Ownership Code	ECOA Code
20 - Deceased	X -
22 - Ward, Authorized User	3 - Authorized (no contractual liability, has access)
26 - Co-trustee	2 - Joint contractual liability
37 - Corporation	W - Business/Commercial
40 - Partnership	W - Business/Commercial
57 - Sole Proprietor	1 - Individual (no co-borrowers)
84 - Guarantor	2 - Joint contractual liability
85 - LLC (Limited Liability Co.)	W - Business/Commercial



Frequently Asked Questions

1. Question: What is the difference between ECOA Code T (Association with Account Terminated) and Z (Delete Borrower)?

Answer: ECOA code T should be reported when a consumer is no longer associated with an account (that is, loan assumption). In subsequent reporting periods, this consumer should not be reported. In the case of an assumed loan, FPS GOLD will automatically place code "T" on the Seller(s) for the effective credit reporting period and will discontinue reporting the Seller information in subsequent reporting periods.

ECOA code Z should be reported when a consumer was reported in error to credit repositories.

Note: *It is imperative that only invalid consumers be deleted from the consumer reporting agencies' files. Inaccurate information should be corrected, not deleted.*

2. Question: How can an account or a specific individual be deleted from the consumer reporting agencies files?

Answer:

1. To delete an entire account *for reasons other than fraud*, report Account Status code DA. All individuals will be deleted, along with the account history, from the credit repositories. Once this has been reported, FPS GOLD will automatically turn off **Report to Credit Bureau** in subsequent reporting periods.
2. To delete an entire account *due to confirmed fraud*, report Account Status code DF. All individuals will be deleted, along with the account history, from the credit repositories. Once this has been reported, FPS GOLD will automatically turn off **Report to Credit Bureau** in subsequent reporting periods.
3. To delete a specific individual associated with an account, change the ECOA code for the individual to "Z." This will be sent to the credit repository for one reporting cycle and then will appear on the Credit Bureau Warning Report (FPSRP184), indicating that the individual should now be deleted from the account entirely.

Deleting Names from Accounts—You can delete names from accounts by using the CIS > Change Names and Addresses > Account Names and Mailing Labels screen. Select the loan from the Accounts List, then the selected individual from the Account Names list. Next, click the <Remove Name> button. **IMPORTANT:** If the individual you want to delete is the designated IRS Owner, you must first reassign ownership to another individual. FPS GOLD advises that the *current* IRS Owner and the *new* IRS Owner both be in the Account Mailing Label in order to change the IRS Owner.

Note: *It is imperative that only invalid consumers be deleted from the consumer reporting agencies' files. Inaccurate information should be corrected, not deleted.*

3. Question: How should deceased individuals be reported?

Answer: Deceased individuals should be reported using ECOA code X. The death date should be added to the individual in CIS on the Entity Maintenance – Person screen. **Note:** If either of these is updated without the other, the Credit Bureau Warning Report (FPSRP184) will indicate so with warning code 5018 (INVALID ECOA CODE ON BORROWER). Both fields should be updated for accurate reporting to the credit repositories.



Adding ECOA Code X—This can be done on the Loans > Account Information > Names & Addresses screen, Lending Limit tab, for the individual.

Adding a Death Date—This can be done using the CIS > Entity Maintenance screen. Search for the individual, and then select them from the grid. Once on the Entity Maintenance – Person screen, update the **Death Date**.

FPS GOLD will automatically discontinue reporting a deceased individual once it has been reported to the credit repositories. A deceased indicator (BISTCR) will be set on the individual, and FPS GOLD will skip it in subsequent reporting periods. **Note:** If for some reason the individual was reported as deceased in error and the **Death Date** is removed, the deceased indicator will be cleared.

If only one individual is associated with the account and the death date has been reported, the entire account should discontinue reporting. This can be done by turning off the **Report to Credit Bureau** indicator located on the Loans > Account Information > Fees & Late Charges & Penalties, Late Fees tab, Late Charge Information field group.

Note: The Credit Bureau Warning Report (FPSRP184) will display Error Message 0006 (Discontinue Reporting) if the deceased individual is the *only* person on the account and the deceased indicator (BISTCR) is set to discontinue reporting. This will prompt the institution to turn off **Report to Credit Bureau** on the account.

IMPORTANT: Reporting a consumer as deceased provides valuable information on the credit report. If another consumer tries to use the identity of a deceased consumer, the “deceased” information will appear on the credit report, helping to deter the fraudulent activity.

4. Question: How should a business account be reported when a consumer is personally liable?

Answer: Business information can be sent to credit repositories only in association with individuals. Business information alone should not be sent to credit repositories and will not be added to the consumer credit databases. Businesses should always have an ECOA code of W (Business/Commercial). Associated individuals should be set up with an applicable ECOA code.

Adding ECOA Code W—This can be done on the Loans > Account Information > Names & Addresses Screen, Lending Limit tab, for the entity.

Note: If an individual/entity ends up with an ECOA code of W (Business/Commercial) and no other individuals are linked to the account, a warning code 5018 (INVALID ECOA CODE ON BORROWER) will appear on the Credit Bureau Warning Report (FPSRP184).

To resolve this, you will need to do one of the following:

- Assign the individual/entity a valid ECOA code on the Loans > Account Information > Names & Addresses screen, Lending Limit tab.

or

- Link an individual to the account with a valid CIS Ownership code and ECOA code. This can be done on the CIS > Change Names and Addresses > Account Names and Mailing Labels screen.

or



- Turn off the **Report to Credit Bureau** indicator located on the Loans > Account Information > Fees & Late Charges & Penalties screen, Late Fees tab, Late Charge Information field group.

5. Question: What causes duplicate tradelines?

Answer: Changes to the **Portfolio Type** field on the Loans > Account Information > Credit Reporting screen and/or **Date Opened** field *may* cause a duplication and should be done with caution. Consumer reporting agencies should be notified directly prior to these types of changes.

6. Question: How should an account that has been included in bankruptcy be reported when a consumer is making payments or has paid the account in full, even though the account has not been reaffirmed?

Answer: Unless the account has been reaffirmed through the Bankruptcy Court, the account is still included in bankruptcy. For credit reporting purposes, the appropriate bankruptcy Consumer Information Indicator (CIID) located on the Loans > Account Information > Names & Addresses screen, Lending Limit tab, must be reported. The CIID code is automatically assigned when the corresponding bankruptcy transaction is performed.

IMPORTANT: The CIID code is typically only updated using the Loans > Collections > Bankruptcy Transaction screen. Any maintenance to this field should be done by running the applicable transaction from this screen. Updating this field manually may result in other key fields not being correctly updated. Available transactions affecting the CIID code for the individual are as follows:

- Bankruptcy (Chapters 7, 11, 12, and 13)
- Convert to Chapter
- Discharge
- Dismiss
- Withdraw
- Reaffirmation
- Remove Bankruptcy

7. Question: Is there a preferred method of reporting a completely reaffirmed loan in bankruptcy?

Answer: For accounts that are *completely reaffirmed* in bankruptcy, report the appropriate **Account Status** and the Consumer Information Indicator (CIID) R (Reaffirmation of Debt). The CIID should be reported for each consumer who was involved in the bankruptcy.

When a loan is completely reaffirmed, use the Bankruptcy Transaction screen to process the reaffirmation.

Bankruptcy Transaction - Reaffirmation—This transaction is run by accessing the bankruptcy through the Loans > Collections > Bankruptcy Transaction screen, then selecting the <Lookup> button either by *Bankruptcy* or by *Name*. Once you have accessed the bankruptcy, the Bankruptcy Transactions field group information will be file maintainable. Select the **Reaffirmation** radio button and the appropriate individual(s), then click the <Run Transaction> button. The designated individuals will be flagged with the CIID code R (Reaffirmation of Debt).



If the reaffirmation is rescinded, you will need to manually restore the loan to its desired state for reporting purposes. A CIID code V (Chapter 7 Reaffirmation of Debt Rescinded) should be placed on the affected individual(s) for a credit reporting cycle. The Credit Bureau Warning Report (FPSRP184) will flag any individuals with a CIID code V once it has been reported with a warning code 5021 (CIID CODE EXPIRED – UPDATE CIID OR REMOVE ACCOUNT) so the account and individual(s) can be updated to reflect the current bankruptcy status going forward.

8. Question: How are “payment reversal” transactions handled when reporting Date of Last Payment, Date of First Delinquency, Payment History Profile, and Actual Payment Amount?

Answer: A “payment reversal” transaction usually occurs when a check is returned for non-payment (NSF). If the change is made in the following month’s reporting cycle, the following adjustments should be made:

1. The **Date of Last Payment** will be adjusted with the payment correction transaction to reflect the date the last payment was actually posted prior to the corrected payment.
2. Action code 194 should be placed on the account with the applicable date representing the **Date of First Delinquency** (DOFD). This date should reflect the first time the consumer was 30 days past the due date that led to the status being reported (that is, the DOFD should represent the month of the returned check if that is the first time the consumer would have been 30 days past due.)

Note: If the loan is delinquent at monthend and there is no action code 194, the system will update it and the action date will become the loan due date.

3. The **2 Year Payment History** will need to be updated to reflect the corrected payment. You will do this on the Loans > Account Information > Credit Reporting screen, Monetary, Dates & Late Info tab, 2 Year Payment History. See the example below of a December 2015 payment that was corrected

```
JFMAMJJASOND4 JFMAMJJASOND5
000000000000 000000000001
```

The field below the month (D – December) should be changed from 0 (Current) to 1 (30 to 59 days delinquent). This will automatically update the loan **Two Year Late Pattern and History** field on the Loans > Account Information > Fee & Late Charges & Penalties screen and be reported in subsequent reporting periods.

Note: If the 2 Year Payment History that is sent to the credit repositories is out of sequence, a warning code 5019 (24 MONTH HISTORY PROFILE POSSIBLY IN ERROR) will appear on the Credit Bureau Warning Report (FPSRP184). This warning occurs if the 24 month history information appears to be out of sequence. This information is stored in the **2 Year Payment History** field. The field updates sequentially each month, so if account information has been modified or payments are corrected or back dated over a monthend, the **2 Year Payment History** may also need to be corrected.

An example of a 24 month history out of sequence is:

```
SOND3 JFMAMJJASOND4 JFMAMJJA5
0000 000000000000 00000013
```

Instead, a correct 24 month history should look like:

```
SOND3 JFMAMJJASOND4 JFMAMJJA5
0000 000000000000 00000012
```

9. Question: How should the different stages of foreclosure be reported?



Answer: Use the following guidelines:

Potential Foreclosure—No specific code is available for reporting with this designation. Continue reporting the correct **Account Status** code that defines the current condition of the account.

Foreclosure Started—Action code 94 and the date of occurrence should be added on the Loans > Account Information > Account Detail screen, Letters & Actions tab, in addition to hold code 7 (legal hold–foreclosure FHLMC) or 9 (legal hold–foreclosure). At monthend, when the credit bureau record is created, **Special Comments** code BO (Foreclosure Proceedings Started) will be added on the Loans > Collections > Credit Reporting screen and sent to the credit repositories. This special comment should be reported each month as long as the comment applies.

Foreclosure Cancelled—No specific code is available for this situation. Therefore, if **Special Comments** code BO had been reported previously, stop reporting it (that is, blank out the **Special Comments** code on the Loans > Collections > Credit Reporting screen and remove any applicable hold codes added on the Account Detail screen, Letters & Actions tab), it will then be deleted from the consumer reporting agencies files.

Foreclosure Started / Now Paid—Previously added hold code 7 (legal hold–foreclosure FHLMC) or 9 (legal hold–foreclosure) should be replaced with hold code 94 (paid account; foreclosure started) on the Account Detail screen, Letters & Actions tab. **Special Comments** code BO (Foreclosure proceedings started) should be manually removed. At monthend, the **Account Status** code of 65 (Account paid in full. A foreclosure was started) will be updated when the credit bureau record is created, indicating to the credit repositories that foreclosure proceedings had been started, but the consumer subsequently paid the account balance in full. The appropriate **Payment Rating** will be updated at that time and sent in conjunction with this **Account Status**.

Note: If **Special Comments** code BO is not manually removed, a warning message (5007 - SPECIAL COMMENT "BO" REQUIRES HOLD CODE 7 OR 9) will appear on the Credit Bureau Warning Report (FPSRP184) and should be removed before the final credit bureau report runs.

Foreclosure Completed—When a foreclosure has been completed, you should place hold code 1 (foreclosure completed) on the Account Detail screen, Letters & Actions tab. An H (foreclosure) will automatically be placed in the **2 Year Late Pattern History** on the Loans > Fees & Late Charges & Penalties screen. The **Account Status** code 94 (Foreclosure completed; there may be a balance due) will be updated when the credit bureau record is created. The appropriate **Payment Rating** will be updated at that time and sent in conjunction with this **Account Status**. **Special Comments** code BO (Foreclosure proceedings started) will be automatically removed.

Note: If the consumer is not responsible for the remaining balance on the account, make the appropriate entries to zero out the balance of the loan and report the **Current Balance** of the loan a zero to the credit repositories. The **Date Closed** should be the date the foreclosure was completed.

If the consumer *is* responsible for the remaining balance on the account, make the appropriate entries to the balance of the loan so the **Current Balance** is reported accurately. As payments are made by the consumer, FPS GOLD will report a declining balance. When the **Current Balance** reaches zero, the **Date Closed** should be reported as the date the account was paid in full.



Do *not* report **Account Status** code 97 (Charge-off) after **Account Status** code 94 (Foreclosure completed) has been reported.

10. Question: How should alternatives to foreclosure (that is, Deed in Lieu and Short Sale) be reported?

Answer: Use the following guidelines:

Deed in Lieu—Enter a **Charged Off** date on the Loans > Account Information > Account Detail screen, Valuation and Credit Risk tab. This is a required field when adding hold code 6 (Deed in Lieu of foreclosure). Add hold code 6 (Deed in Lieu of foreclosure) and action code 94 (Date of Occurrence) on the Account Detail screen, Letters & Actions tab. At monthend when the credit bureau record is created, **Account Status** code 89 which specifies “Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due,” will automatically be placed on the account and reported to the credit repositories. The appropriate **Payment Rating** will also be reported in conjunction with this account status.

Note: If the consumer is not responsible for the remaining balance on the account, make the appropriate entries to zero out the balance and report the **Current Balance** of the loan as zero to the credit repositories. Report the **Date Closed** as the date the deed was received in lieu of foreclosure.

If the consumer *is* responsible for the remaining balance on the account, make the appropriate entries to the balance of the loan so the **Current Balance** is reported accurately. As payments are made by the consumer, FPS GOLD will report a declining balance. When the **Current Balance** reaches zero, the **Date Closed** should be reported as the date the account was paid in full.

Do *not* report **Account Status** code 97 (Charge-off) after **Account Status** code 94 has been reported.

Short Sale—A short sale occurs when the proceeds from the sale of real estate fall short of the balance owed on the loan. In a short sale, the lender agrees to discount the loan balance typically due to an economic or financial hardship on the part of the consumer. The following fields should be reported as specified:

- The **Scheduled Monthly Payment Amount** should be reported as zero. If the loan has been closed on the system this will happen automatically.
- The **Actual Payment Amount** will contain the amount actually received for this reporting period. This is done by reading history backwards to the last time the credit bureau was updated. In particular, we look for transaction codes 510, 550, 580, 600, 690, 830, and 850 and their reversals.
- The **Account Status** code should be reported as 13 (Paid or closed account/zero balance) or 65 (Account paid in full, a foreclosure was started). The system will change this automatically if not overridden by file maintenance to the screen or other overriding parameters.
- The **Payment Rating** will be calculated and reported indicating whether the account is current or past due within the activity period being reported.
- A **Special Comment** of AU (Account paid in full for less than the full balance) should be manually added to the Credit Reporting screen (Loans > Account Information > Credit Reporting screen, Descriptors tab, **Special Comments** field).
- The **Current Balance** and **Amount Past Due** should be reported as zero. If the loan has been closed on the system, this will happen automatically.
- The **Date of Account Information** will be the **Closed Date** if the loan has been closed on the system.



11. Question: How long will Closed, Released, or Charge-off loans be reported?**Answer:**

- At the time the account is closed, released, or charged-off, FPS GOLD will freeze the **Account Status, Payment Rating, Payment History Profile, and Date of Account Information** as monthend date.
- FPS GOLD will report closed, released, or charged-off accounts for three months.

12. Question: How should full loan assumptions be reported?**Answer:**

Because the Consumer Account Number remains the same for the consumer who is assuming the loan, the *consumers must be reported in separate reporting periods*.

1. The first month, FPS GOLD will report the original borrower(s) with ECOA code T (Terminated) and **Special Comments** code H (Loan assumed by another party). **Note: Special Comments** code H will not be updated on the Credit Bureau screen, but it will be reflected in the Credit Bureau Report (FPSRP293) and will be sent to the credit repositories. FPS GOLD will report the **Current Balance** as zero.
2. The following month, FPS GOLD will report the new borrower(s) account information. Account information should be changed as it pertains to the new borrower if applicable. The 2 Year Payment History will be replaced with Bs indicating “No payment history prior to this time” and will update going forward with the new borrower(s) payment history.

13. Question: How should a secured debt (e.g., mortgage account) be reported when a consumer completes the required payments through a Bankruptcy Chapter 12 or 13 plan, but the account is still open and the consumer is continuing to make payments?

Answer: While the consumer is making payments through the plan, Consumer Information Indicator (CIID) should either be reported with a C (Petition for Chapter 12 Bankruptcy) or D (Petition for Chapter 13 Bankruptcy), whichever applies.

If the account is still open when the plan payments have been completed, you will update the Consumer Information Indicator (CIID) to Q to remove the petition indicator so that ongoing payments made by the consumer can be reported. This can be done on the Loans > Collections > Bankruptcy Information screen, Names tab. The hold code 4 (Bankruptcy – Chapter 7, 11, or 12) or 5 (Bankruptcy – Chapter 13) should also be removed.

14. Question: How should an account be reported when merchandise has been repossessed or the consumer has voluntarily surrendered the merchandise?

Answer: Use the following guidelines:

Repossession—When a repossession takes place, an **Account Status** code 96 (Reposessed; may have balance due) should be reported. This is done by manually updating the **Account Status** field on the Credit Reporting screen (Loans > Account Information > Credit Reporting screen, Descriptors tab).



If the consumer is *not* responsible for the remaining balance on the account, make the appropriate entries to loan so the **Current Balance** is reported as zero to the credit repositories. Report the **Date Closed** as the date the merchandise was repossessed.

If the consumer *is* responsible for the remaining balance on the account, make the appropriate entries to the loan so the **Current Balance** is reported accurately. As payments are made by the consumer, FPS GOLD will report a declining balance.

When the consumer pays the outstanding balance in full, report **Account Status** code 63 (Account paid in full, was a repossession). This is done by manually updating the **Account Status** field on the Credit Reporting screen (Loans > Account Information > Credit Reporting screen, Descriptors tab). The **Current Balance** and **Amount Past Due** should be zero, and the **Date Closed** should be the date the account was paid in full.

Voluntary Surrender—When a voluntary surrender applies, an **Account Status** code 95 (Voluntary surrender; may have a balance due) should be reported. If the consumer is *not* responsible for the remaining balance on the account, make the appropriate entries to the loan so the **Current Balance** is reported as zero to the credit repositories. Report the **Date Closed** as the date the consumer voluntarily surrendered the merchandise.

If the consumer *is* responsible for the remaining balance on the account, make the appropriate entries to the loan so the **Current Balance** is reported accurately. As payments are made by the consumer, FPS GOLD will report a declining balance.

When the consumer pays the outstanding balance in full, report **Account Status** code 61 (Account paid in full, was voluntary surrender). The **Current Balance** and **Amount Past Due** should be zero and the **Date Closed** should be the date the account was paid in full.

15. Question: How should an account included in bankruptcy be reported if a “Relief from Stay” is granted to the creditor?

Answer: Report the appropriate Consumer Information Indicator (CIID) for the individual who included the account in bankruptcy (filer).

Note: Even though the creditor can pursue collection of collateral under the Relief from Stay, the account is still included in bankruptcy. The reporting of the CIID has no impact on the creditor's ability to collect.

