

Credit Reporting Report and Transmission (FPSRP293)

Purpose

The Credit Reporting Report identifies loans that are being reported to credit repositories and some of the basic information that is being reported (e.g., borrowers' names, credit status, credit type, number of days delinquent, and amounts due).

NOTE

The [Credit Reporting Report and Transmission \(FPSRP184\)](#) must be turned off to run this report.

This report is generated twice monthly, once in "test" mode (on the third business day following the start of the month) and then a week later (on the eighth business day following the start of the month) as a "final" report that is created when the transmission is sent to various credit repositories.

Information for the report is pulled from the Loans > Account Information > Credit Reporting screen in CIM GOLD.

The information on the Credit Reporting screen is created at monthend; therefore, this information is being reported as of monthend, with the exception of any file maintenance changes your institution may have made to the Credit Reporting screen.

All information in CIS is pulled from current files rather than monthend.

In order for a loan to be reported to the credit repositories, the **Report To Credit Bureau?** field on the Credit Reporting screen must be checked. In addition, each borrower connected to the loan must have a Social Security number entered in CIS.

Information is reported for both current and delinquent accounts. Derogatory information, including foreclosure and bankruptcy, is reported.

Refer to the [7.3 Credit Reporting Screen](#) in the Loan System manual for more information regarding the Credit Reporting screen.

If you have not reported to credit repositories in the past, please contact your FPS GOLD loan account representative prior to beginning.

The report can be set to store in Report Warehouse so it can be viewed in GOLDView.

An option, OP02 MLSR, is available that allows you to report each branch using a different subscriber number instead of reporting all branches under the same subscriber number.

NOTE

Borrowers with no ECOA code will *not* be reported to the credit bureau. The ECOA codes assigned to borrowers can be seen on the Loans > Account Information > Names & Addresses screen in CIM GOLD (file maintenance can be done on the Lending Limit tab).

Reading the Report

The report is displayed in credit bureau status order and then in account number order. Any error or warning

messages will appear to the right of the account information at the end of the report. Accounts with warning messages are reported. Accounts with error messages are not reported to the repositories the months they have the error messages.

FPS GOLD Only

Input Records must be set to "LNR" to include service-released loans ("LNR" gives open, closed, and released loans).

Misc Parm:

Two report setups are required—one for the test and one for the final. In the final report setup, the word "tape" must be in the first 4 positions of the **Misc Parm** field.

The last two positions of the **Misc Parm** field should contain the number of months closed, charged-off, and released loans will be reported to the credit repositories. If nothing is entered, the program will default to three months.

You must enter "MS" (for month start), the (+) sign, and the number of business days ("03" for the test and "08" for the final) in the **When To Run** field. Example: "MS+03" (for test); "MS+08" (for final).

Only one report should be processed per day.

If a subscriber number is not set up for a repository, the loans are not included on the transmission or tape for that repository.

Institution option OP02 MLSR is available. This option allows an institution to report each branch using a different subscriber number instead of reporting all branches under the same subscriber number.

Column Heading Descriptions

NOTE

Any time FPS GOLD indicates a field is "as of monthend," it is pulled from the Credit Reporting screen.

Column	Description
Account Number, Ck Dg	This is the branch number, account number, and check-digit number of the loan being reported by the institution to the credit repositories.
Short Name	This lists the short name of <i>all</i> borrowers associated with this account.
ST (Account Status)	This is the credit bureau account status (from the Credit Reporting screen) that is being reported for the last month. The following is a list of some of the credit bureau status codes. Please reference your credit bureau manuals for more codes.

CODE	DESCRIPTION
05	Transferred accounts/service released
11	All new and/or current accounts
13	Closed and/or zero bal accounts
42	Reposessed accounts now redeemed
61	Paid; Voluntary surrender
62	Paid; Collection account
63	Paid; Repossession
64	Paid; Charge-off

- 65 Paid; Foreclosure has started
- 67 Accounts in bankruptcy Chapters 7-11
- 69 Accounts in bankruptcy Chapter 13
- 71 Accounts 30 to 59 days past due
- 78 Accounts 60 to 89 days past due
- 80 Accounts 90 to 119 days past due
- 82 Accounts 120 to 149 days past due
- 83 Accounts 150 to 179 days past due
- 84 Accounts 180 days or more past due
- 87 Foreclosure accounts
- 89 Deed in lieu accounts
- 93 Collection account
- 94 Foreclosure
- 95 Voluntary surrender
- 96 Repossession
- 97 Accounts charged or written off

TP

This is the credit bureau loan type. It is pulled from the Credit Reporting screen. The system uses the following FPS GOLD codes and converts them to the credit bureau type codes. Please reference your loans to ensure that they are reported correctly.

Insurer Codes

FPS GOLD Codes	FPS GOLD Description	CB Type Codes	CB Account Type Description
01	FHA	19	FHA Real Estate Mortgage - terms are in years.
02	VA	25	VA Real Estate Mortgage - terms are in years.
03	Other federally-insured or guaranteed loans	66	Government-Secured Guaranteed Loan

Collateral Codes

FPS GOLD Codes	FPS GOLD Description	CB Type Codes	CB Account Type Description
0000	Collateral code not used	26	Conventional Real Estate Mortgage
0001	Single family, new	26	Conventional Real Estate Mortgage
0002	Single family, previously occupied	26	Conventional Real Estate Mortgage
0003	Single family condominium, new	26	Conventional Real Estate Mortgage
0004	Single family condominium, previously occupied	26	Conventional Real Estate Mortgage
0005	2 to 4 family units, new	26	Conventional Real Estate Mortgage

0006	5 to 36 family units, new	26	Conventional Real Estate Mortgage
0007	37 or more family units, new	26	Conventional Real Estate Mortgage
0008	5 to 36 family units, previously occupied	26	Conventional Real Estate Mortgage
0009	37 or more family units, previously occupied	26	Conventional Real Estate Mortgage
0010	Non-residential (other improved real estate)	26	Conventional Real Estate Mortgage
0011	Combination home and business	26	Conventional Real Estate Mortgage
0012	Churches	26	Conventional Real Estate Mortgage
0013	Churches and single family	26	Conventional Real Estate Mortgage
0014	Housing for the aged	26	Conventional Real Estate Mortgage
0015	Developed building lots, acquisition and development of land and unimproved land loans, residential (1-4)	26	Conventional Real Estate Mortgage
0016	Developed building lots, acquisition and development of land and unimproved land loans, non-residential	26	Conventional Real Estate Mortgage
0017	Developed building lots, acquisition and development of land and unimproved loans, multi-family residential (5 units or greater)	26	Conventional Real Estate Mortgage
0020	Secured by farm land	26	Conventional Real Estate Mortgage
0025	2 to 4 family units, previously occupied	26	Conventional Real Estate Mortgage
0040	Vacation property	26	Conventional Real Estate Mortgage
0100	Commercial loans, secured by other real estate	10	Business
0102	Inventory	10	Business
0105	Accounts receivable	10	Business
0106	Equipment	02	Secured
0108	Livestock	7B	Agricultural
0109	Commercial loans, secured by real estate	26	Conventional Real Estate Mortgage
0110	Commercial loans, unsecured	01	Unsecured

0120	Commercial - SBA	10	Business
0130	Loans to finance agricultural production	7B	Agricultural
0190	Commercial real estate second mortgages	5B	Second Mortgage
0200	Home improvement loans/second mortgages	04	Home Improvement
0201	Equity second mortgages	5B	Second Mortgage
0202	Equity second mortgages - revolving open end loans	47	Credit Line Secured
0203	Equity first mortgages - revolving open-end loans	47	Credit Line Secured
0204	Equity first mortgages	26	Conventional Real Estate Mortgage
0205	Real estate-secured - consumer loan or HIL based primarily on the credit worthiness of the borrower	04	Home Improvement
0210	Education loans	12	Educational
0220	Consumer automobile loans - new	00	Auto
0221	Consumer automobile loans - used	00	Auto
0230	Credit cards	15	Check Credit or Line-of-Credit
0231	Other revolving credit plans	15	Check Credit or Line-of-Credit
0235	Unsecured consumer loans	01	Unsecured
0240	Other loans for household family and other personal expenditures	23	Secured by Household Goods and Other Collateral
0241	Assignments of contracts and securities	02	Secured
0242	Assignments of contracts - commercial	10	Business
0245	Loan on savings	02	Secured
0246	Deposit loans - commercial	10	Business
0250	Mobile home loans - retail	17	Mobile Home
0260	Recreational vehicles	11	Recreational Merchandise
0262	Boats, motorcycles	11	Recreational Merchandise
0269	Airplanes	11	Recreational Merchandise
0300	Consumer leases	13	Lease
0310	Non-consumer leases	13	Lease
0350	Dealer flooring	10	Business
0400	Loans to financial institutions	10	Business

0401	Loans to holding companies of other depository institutions		
0410	Loans for purchasing and carrying securities	10	Business

General Category

FPS GOLD Codes	FPS GOLD Description	CB Type Codes	CB Account Type Description
01	Real estate first mortgage loans	26	Conventional Real Estate Mortgage - terms are in years
02	Second mortgages	5B	Real Estate Mortgage - with or without other collateral. Usually a second mortgage - terms are in months
03	Loans on deposits	02	Secured
04	Consumer loans	01	Unknown
05	Check guarantee/overdraft loans	15	Check Credit or Line-of-Credit
06	Installment loans	06	Installment Loan
07	Revolving line	15	Check Credit or Line-of-Credit
08	Financing leases	13	Lease
09	Commercial loans - other than real estate	10	Business
10	Commercial real estate loans	6B	Real Estate Specific Type Unknown - terms are in years
11	Wrap loans/serviced for real estate	5A	Real Estate Specific Type Unknown - terms are in years
30	Non-conforming/loans to facilitate	26	Conventional Real Estate Mortgage
66	Insured or guaranteed by an agency or instrument of the U.S.	66	Unknown
80	Real estate in foreclosure and charge-off real estate	26	Conventional Real Estate Mortgage - terms are in years
82	Charge-off non real estate property	02	Secured
85	Repossessed asset	02	Secured

Column

Description

Date

This is the loan due date as of *monthend*.

Pmt Freq

This is the payment frequency as of *monthend*. Loan payment frequency codes indicate the number of months or frequency of the regular loan payment.

CODE DESCRIPTION OF FREQUENCY CODE

1 Monthly payment

- 2 Bi-monthly payment (every 2 months)
- 3 Quarterly payment (every 3 months)
- 4 Payment every 4 months
- 6 Semi-annual payment (every 6 months)
- 12 Annual payment
- 26 Bi-weekly (every 2 weeks)

ECOA Code This displays the Equal Credit Opportunity Act (ECOA) code for the primary borrower on the loan.

Payment Rating This is the payment rating (BUPTRT) that was established at monthend and correlates with the CB status for the *last* monthend.

Credit Profile Code	Credit Profile 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

Regular Payment This is the dollar amount of the next payment due as of *monthend*.

Total Amount Past Due This is the total amount past due, pulled from the Credit Reporting screen.

Special Comment Code The special comment codes allow you to better clarify the CB status that has been reported for that month. When hold codes 7 (legal hold), 9 (legal hold), 96 (paid account; was a collection), or 99 (settled; account legally paid in full for less than full balance) are on the loan, the screen will prompt the use of these comment codes.

The system will not validate that your entry is the correct one for this account status. File maintenance to this field writes to loan history.

Valid codes are as follows:

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
AN	Account acquired by RTC/FDIC
AO	Voluntarily surrendered, then redeemed
AP	Credit line suspended
AR	Contingent liability (Personal guarantor is liable for account only if the corporation defaults on payments.)
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

NOTE

Individuals must have a valid ECOA code to be reported.

Businesses must have a valid ECOA code to be reported. See "W" in ECOA code fields.

Compliance Code

The compliance codes give your institution a way of notifying the repositories of problems on the account. They also provide 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. File maintenance to this field writes to loan history.

Valid codes are as follows:

CODE	DESCRIPTION
blank	No information for this account
XA	Account closed at consumer's request
XB	Account information disputed by consumer (meets requirements of the Fair Credit Reporting Act (FCRA))
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 customer's request and in dispute under FCBA
- XR Removes the most recently reported compliance condition code

Consumer Information Code

The consumer information indicator is where you adjust the account status relative to the bankruptcy proceedings. It also provides a means to indicate to the repositories if there is a problem locating the borrower. These codes further clarify the status of an account relative to bankruptcy of the primary borrower.

If the loan has a hold code 4 (bankruptcy—chapter 7 or 11) or 5 (bankruptcy—chapter 13) and nothing in this field, a warning will appear on both the screen and the report. File maintenance to this field writes to loan history.

Valid codes are as follows:

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
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
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	Chapter 11 Reaffirmation of Debt Rescinded
X	Chapter 12 Reaffirmation of Debt Rescinded
Y	Chapter 13 Reaffirmation of Debt Rescinded

In summary, the following codes related to the status and bankruptcy chapter can be entered:

- Chapter 7: A, E, I, M; Q, R, S, T, U
- Chapter 11: B, F, H, N; Q, R, S, T, U
- Chapter 13: D, H, L, P; Q, R, S, T, U

Consumer Tran Code

The consumer transaction type provides a way to notify the repositories that a correction of name, address, or Social Security number was made on the account that month. This will allow the repositories to make file changes. File maintenance to this field writes to loan history.

Valid codes are as follows:

CODE	DESCRIPTION
Blank	If no customer information changes for this reporting cycle
1	Newly opened account, or new borrower associated with existing account
2	Name change
3	Address change
5	Social security number change
6	Name & address change
4	Name & Social Security number change
5	Address and Social Security number change
A	Name, address, & Social Security number change

Account Errors/Warnings

This is the error or warning message associated with the account. Accounts with error/warning messages will sort to the bottom of the report.

When a warning message appears, the account *will* be reported, but the information being sent might need further clarification for reporting accuracy.

If an error message appears, the account information *will not* be reported to the credit repositories.

The following is a list of error and warning messages:

NOTE

A "WARNING" message indicates possible problems, but the account will be included on the tape. An "ERROR" message indicates the account will *not* be included on the tape.

CODE	MESSAGE	DESCRIPTION
01	Warning: Special Comment Code Needed	Has hold code 7 (Legal hold), 9 (Legal hold), 94 (Paid account; a foreclosure was started), 96 (Paid account; was a collection), and 99 (Settled; account legally paid in full for less than full balance) and there is no special comment code set up on the Credit Reporting screen.
02	Warning: Consumer Info Code Needed	Has hold code 4 (Bankruptcy–Chapter 7 or 11) or 5 (Bankruptcy–Chapter 13), and there is no consumer information indicator set up on the Credit Reporting screen. If you have indicated that a person has filed bankruptcy, then this message will appear if other borrowers on the loan have not filed bankruptcy. This is only a warning to alert you that not all borrowers on the loan have the Consumer Information indicator marked for bankruptcy. Generally, it would be correct that all borrowers are not marked for bankruptcy. For instance, if two brothers, John Doe and Jim Doe, are on a loan and one of them (John) files bankruptcy, the second brother (Jim) should not be reported as being in bankruptcy. The Consumer Information indicator code pulled from the Privacy and Credit Rating tab on the Entity Maintenance screen in CIS will appear on the report only for the borrowers for whom it has been set up. In the above example you will see the warning for the loan number. Beneath the loan number will appear the names of both borrowers on separate lines. Next to John will appear a code A-Y; no code will appear next to Jim. This lets you know that John is being reported in bankruptcy and Jim is not.
04	Warning:	The loan is set up to be a closed-end loan with a maturity date, but the term (Loans >

	Term of Loan is Zero. 360 Default Used	Account Information > Account Detail screen) is blank.
05	Error: Date Opened Invalid	The date opened (Loans > Account Information > Account Detail screen) is blank.
06	Warning: Principal Balance is Gtr than 125% Max	
07	Warning: Special Comment "BO" Requires Hold Code	Has Special Comment "BO" but no hold code 7 (legal hold), 9 (legal hold), 94 (paid account; a foreclosure was started), 96 (paid account; was a collection), or 99 (settled; account legally paid in full for less than full balance).
08	Hold Code 71 on File for this Acct. Not Reported	Hold code 71: Social Security number needs to be verified.
10	Error: No Name Found for Principal Borrower	
11	Error: Account Missing CIS Information	
12	Error: Account is a Contract Collection	
13	Error: Action CD 94 and Date Required	Checks for action code 94 (date of occurrence) on the Loans > Account Information > Account Detail screen.
14	Error: Invalid Due Date, Must Not Equal Zero	
15	Error: Settled Account— Must Payoff to Report	If the loan has a hold code 99 (Settled; account legally paid in full for less than full balance) and not closed.
16	Warning: Prob with CIS, a co-borrower went unreported	
17	Error: Action CD 194 Expected Not Found	Checks for action code 194 (date of first delinquency) on the Loans > Account Information > Account Detail screen.

18	Error: Loan Assumption Record Not Found	Checks for the most recent loan assumption record on the Loans > Loan Assumption screen.
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Subtotals and Totals

Subtotals are provided for each credit reporting status at the end of each status. The total number of accounts in the section, minus any accounts that have error or warning messages, is displayed for that reporting status.

The last page of this report will provide totals for your institution, based on status, and for the entire institution.

Credit Reporting Report Example

The following is the information which is included in the reporting.

RECORD LAYOUTS

- Header Record – Packed Format
- Header Record – Character Format
- 366 Base Segment – Packed Format
- 426 Base Segment – Character Format
- J1 Segment – Associated Consumer – Same Address
- J2 Segment – Associated Consumer – Different Address
- K1 Segment – Original Creditor Name
- K2 Segment – Purchased Portfolio/Sold To
- K3 Segment – Mortgage Information
- K4 Segment – Specialized Payment Information
- L1 Segment – Account Number/Identification Number Change
- N1 Segment – Employment
- Trailer Record – Packed Format
- Trailer Record – Character Format

FIELD DEFINITIONS

HEADER RECORD

- Block Descriptor Word
- Record Descriptor Word
- Record Identifier
- Cycle Number
- CCA Program Identifier
- Equifax Program Identifier
- Experian Program Identifier
- Trans Union Program Identifier
- Activity Date
- Date Created
- Program Date
- Program Revision Date
- Reporter Name
- Reporter Address
- Reporter Telephone Number
- Reserved

BASE SEGMENT

- Block Descriptor Word (BDW)

Record Descriptor Word (RDW)
Processing Indicator
Time Stamp
Correction Indicator
Identification Number
Cycle Identifier
Consumer Account Number
Portfolio Type
Account Type
Date Opened
Credit Limit
Highest Credit or Original Loan Amount
Terms Duration
Terms Frequency
Scheduled Monthly Payment Amount
Actual Payment Amount
Account Status
Payment Rating
Payment History Profile
Special Comment
Compliance Condition Code
Current Balance
Amount Past Due
Original Charge-off Amount
Billing Date
FCRA Compliance/Date of First Delinquency
Date Closed
Date of Last Payment
Interest Type Indicator
Reserved
Consumer Transaction Type
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth
Telephone Number
ECOA Code
Consumer Information Indicator
Country Code
First Line of Address
Second Line of Address
City
State
Postal/ZIP Code
Address Indicator
Residence Code

J1 SEGMENT – ASSOCIATED CONSUMER – SAME ADDRESS

Segment Identifier
Consumer Transaction Type
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth
Telephone Number
ECOA Code
Consumer Information Indicator
Reserved

J2 SEGMENT – ASSOCIATED CONSUMER – DIFFERENT ADDRESS

Segment Identifier
Consumer Transaction Type
Surname
First Name
Middle Name
Generation Code
Social Security Number
Date of Birth
Telephone Number
ECOA Code
Consumer Information Indicator
Country Code
First Line of Address
Second Line of Address
City
State
Postal/ZIP Code
Address Indicator
Residence Code
Reserved

K1 SEGMENT – ORIGINAL CREDITOR NAME

Segment Identifier
Original Creditor Name
Creditor Classification

K2 SEGMENT – PURCHASED PORTFOLIO/SOLD TO

Segment Identifier
Portfolio Indicator
Purchased Portfolio or Sold To Name
Reserved

K3 SEGMENT – MORTGAGE INFORMATION

Segment Identifier
Agency Identifier
Account Number
Mortgage Identification Number

K4 SEGMENT – SPECIALIZED PAYMENT INFORMATION

Segment Identifier
Specialized Payment Indicator
Deferred Payment Start Date
Payment Due Date
Payment Amount
Reserved

L1 SEGMENT – ACCOUNT NUMBER/IDENTIFICATION NUMBER

Segment Identifier
Change Indicator
New Consumer Account Number
New Identification Number
Reserved

09-25-07		00 FPS GOLD BANK		CREDIT REPORTING TEST - (WHEN TO RUN MS+8)										FPSRP293 1293 PAGE 1	
ACCOUNT	CK	DG	SHORT NAME	ST	TP	DUE DATE	PMT FREQ	ECOA	PMT CODE	REGULAR RATE	TOTAL AMOUNT	SPEC	COMP	CONS	CONS
NUMBER										PAYMENT	PAST DUE	COMM	CODE	INFO	TRAN
00 700111	0		WAYNE B R	11	04	8-28-07	01	2	0	503.84	0.00				
			Wayne VV					2							
00 700222	8		PARKER PETER	11	04	9-22-07	01	2	0	907.63	0.00				
			Parker MJ					2							
00 760333	5		KENT C L	11	00	8-28-07	01	1	0	162.12	0.00				
00 790444	1		LUTHOR L	11	11	9-10-07	01	2	0	252.51	0.00				
			Luther LA					2							
00 900555	7		LIONHEART RO	D11	5B	9-05-07	01	2	0	371.63	0.00				
			Lionheart RI					2							
00 940666	3		WELLS ABIGAIL	11	15	10-05-07	01	2	0	25.00	0.00				
			Wells EW					2							
00 940777	9		MONA LISA F	11	15	9-05-07	01	2	0	25.00	0.00				
00 940888	7		GOGH VAN J	11	15	11-05-07	01	2	0	0.00	0.00				
			Gogh EA					2							
00 940999	8		BONAPARTE N	R11	15	10-05-07	01	2	0	25.00	0.00				
00 940111	5		LOUIS THE FOUR	11	15	10-03-07	01	1	0	0.00	0.00				
00 940222	3		CHARLEMAGNE II	11	15	10-05-07	01	1	0	118.84	0.00				
00 940333	1		MILES MICHAEL	11	15	11-05-07	01	2	0	0.00	0.00				
			Miles MA					2							
00 950444	5		WHITE CHARLIE	11	01	10-15-07	01	2	0	0.00	0.00				
			White AE					2							
00 950555	1		KLINE KEVIN J	11	01	10-03-07	01	2	0	0.00	0.00				
00 950666	8		CAVUTO TONY	R11	01	10-15-07	01	1	0	0.00	0.00				
00 950777	6		DOUVALL DAVID	11	01	10-05-07	01	1	0	100.00	0.00				
00 970888	8		ALFRED HITCH	11	47	10-23-07	01	1	0	0.00	0.00				
00 970999	7		SIMPSON MARGE	11	47	9-25-07	01	2	0	0.00	0.00				
			Simpson L					2							
TOTAL # OF ACCOUNTS FOR STATUS 84 ACCTS 180 OR MORE DAYS PAST DUE =												32			

00 790002	7		HOFFMAN JACK R	97	11	2-28-07	01	2	6	470.69	0.00				
			Hoffman K					2							
00 940111	7		VILLAIN SEE D	97	15	2-05-04	01	0	0	25.00	0.00				
00 940222	2		STEVENS EVANS	97	15	1-20-01	01	0	0	21.30	0.00				
00 940333	7		ESTATE OF ABE	97	15	12-15-01	01	0	0	25.00	0.00				
10 940444	8		SINGER BRIAN	97	15	4-30-02	01	1	0	32.32	0.00				
10 940555	6		FARGO WELLS C	97	15	4-15-05	01	2	6	25.00	0.00				
			Fargo CA					2							
10 950666	0		BAKERY CINNA C	97	01	3-23-05	01	2	6	127.37	0.00				
			Bakery PI					2							
10 940777	9		KITCHEN JOAN	97	15	7-25-03	01	0	0	149.85	0.00				
10 940888	0		POINTE MUTE	97	15	12-25-99	01	2	0	25.00	0.00				
10 940999	0		SMITH ALEX	97	15	9-25-04	01	2	0	25.00	0.00				
00 880111	9		HALL MAX	97	15	2-20-05	01	6	0	25.50	0.00				
00 880222	2		PAYNE MATT	97	15	4-15-04	01	0	0	25.00	0.00				
00 880333	1		ROGERS PATRICK	97	15	11-25-99	01	0	0	48.04	0.00				

TOTAL # OF ACCOUNTS FOR STATUS 97 ACCTS CHARGED OR WRITTEN OFF =												13			

INSTITUTION TOTALS NBR OF LOANS 0															

09-25-07		00 FPS GOLD BANK		CREDIT REPORTING TEST - (WHEN TO RUN MS+8)										FPSRP293 1293 PAGE 30	
STAT	STATUS DESCRIPTION	TOTAL ACCOUNTS													
05	TRANSFERRED ACCOUNTS/SERV RLSD	0													
11	ALL NEW AND/OR CURRENT ACCOUNTS	978													
13	CLOSED AND/OR ZERO BAL ACCOUNTS	28													
61	PAID: VOLUNTARY SURRENDER	0													
62	PAID: COLLECTION ACCOUNT	0													
63	PAID: REPOSSESSION	0													
64	PAID: CHARGE-OFF	0													
65	PAID: FORECLOSURE WAS STARTED	0													
71	ACCTS 30 TO 59 DAYS PAST DUE	162													
78	ACCTS 60 TO 89 DAYS PAST DUE	4													
80	ACCTS 90 TO 119 DAYS PAST DUE	2													
82	ACCTS 120 TO 149 DAYS PAST DUE	0													
83	ACCTS 150 TO 179 DAYS PAST DUE	0													
84	ACCTS 180 OR MORE DAYS PAST DUE	32													
89	DEED IN LIEU ACCOUNTS	0													
93	COLLECTION ACCOUNT	0													
94	FORECLOSURE	0													
95	VOLUNTARY SURRENDER	0													
96	REPOSSESSION	0													
97	ACCTS CHARGED OR WRITTEN OFF	13													
TOTAL NUMBER OF ERRORS		0													
INSTITUTION TOTALS NBR OF LOANS 0															