



## Payment Grid

**Describes 24 months of the consumer's payment history if provided by the bureau (starting at the Last Active Date and reading in reverse chronological order).**

C	Current
N	Current Acct./Zero Balance Rptd/No Current Update
X	No history reported or in dispute
1	30 Days past due date
2	60 Days past due date
3	90 Days past due date
4	120 Days past due date
5	150 Days past due date
6	180 Days past due date
7	Making regular payments or paying under WEP
8	Derogatory, Repossession and Foreclosure
9	Derogatory, Collection and Charge Off

## Code describing the consumer's association to the account by the ECOA

I-Individual	Primary contractual responsibility for this account
J-Joint Account	Contractual responsibility account, others associated with same
A-Authorized User	Authorized user of account; another has contractual responsibility
B-Applicant/Borrower	The individual named on the report guaranteed this account and assumes responsibility
C-Co-Applicant	The individual named on the report guaranteed this account and assumes responsibility
O-On behalf of	Individual signed an application for the purpose of securing credit for another individual
M-Maker	Individual is responsible for this account, guaranteed by a co-signer
S-Shared	Individual has guaranteed this account and assumes responsibility should signer default
T-Terminated	Account terminated
D-Deceased	Individual reported as deceased
U-Undesignated	Account has not been specified