Bankruptcy Navigator Index 5.0 (Alpha/Numeric)		Bankruptcy Navigator Index 4.0 (Alpha/Numeric 05373 or 05374)	
Reason Code	**Adverse Action Statement**	**Reason Code**	**Adverse Action Statement**
2	Percent of Balance Past Due		
3	Percent of Bankcard Balance Past Due		
		5	PERCENT OF BANKCARD ACCOUNTS 60+ DAYS DELINQUENT
6	Percent of Bankcard Accounts 90+ Days Delinquent		
8	Percent of Bankcard Accounts With Major Derogatory Event		
12	Percent of Installment Balance Outstanding		
		15	PERCENT OF MORTGAGE BALANCE OUTSTANDING
		20	PERCENT OF OPEN ACCOUNTS
33	Percent of Accounts Bankcard		
34	Percent of Accounts Credit Union		
		36	PERCENT OF ACCOUNTS INSTALLMENT
37	Percent of Accounts Opened Recently		
40	Percent of Accounts Satisfactory	40	PERCENT OF ACCOUNTS SATISFACTORY
41	Percent of Accounts With Major Derogatory Event		
		51	30 DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
53	30 Days Delinquency Occurrences On Revolving Accounts		
59	60 Days Delinquency Occurrences On Revolving Accounts		
67	Age of Bankcard Account Activity	67	AGE OF BANKCARD ACCOUNT ACTIVITY
68	Age of Bankcard Accounts	68	AGE OF BANKCARD ACCOUNTS
70	Age of Installment Account Activity	70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
73	Age of Mortgage Accounts	73	AGE OF MORTGAGE ACCOUNTS
74	Age of Retail Accounts		
75	Age of Revolving Account Activity		
76	Age of Revolving Accounts		
77	Age of Sales Finance Accounts		
79	Age of Account Activity	79	AGE OF ACCOUNT ACTIVITY
		80	AGE OF ACCOUNTS
		81	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
		83	BANKCARD HIGH CREDIT
84	Bankcard Utilization		
86	Department Store Utilization		
95	Number of Auto Accounts With Major Derogatory Event	95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
96	Number of Bankcard Accounts		
		106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	Number of Bankcard Accounts With High Utilization	107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
		109	NUMBER OF COLLECTIONS
123	Number of Inquiries	123	NUMBER OF INQUIRIES
		124	NUMBER OF INSTALLMENT ACCOUNTS
125	Number of Installment Accounts 120+ Days Delinquent		
133	Number of Installment Accounts Opened Recently		
135	Number of Installment Accounts With High Balance Outstanding		
		137	NUMBER OF MORTGAGE ACCOUNTS WITH HIGH BALANCE OUTSTANDING

138	Number of Mortgage Accounts With Major Derogatory Event	138	NUMBER OF MORTGAGE ACCOUNTS WITH MAJOR DEROGATORY EVENT
		144	NUMBER OF OPEN MORTGAGE ACCOUNTS
154	Number of Recent Inquiries		
165	Number of Retail Accounts With Major Derogatory Event		
		166	NUMBER OF REVOLVING ACCOUNTS
173	Number of Revolving Accounts 90+ Days Delinquent		
175	Number of Revolving Accounts Opened Recently		
176	Number of Revolving Accounts Past Due	176	NUMBER OF REVOLVING ACCOUNTS PAST DUE
177	Number of Revolving Accounts With Balance		
178	Number of Revolving Accounts With High Utilization	178	NUMBER OF REVOLVING ACCOUNTS WITH HIGH UTILIZATION
		179	NUMBER OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
190	Number of Satisfactory Accounts	191	NUMBER OF ACCOUNTS
191	Number of Accounts		
196	Number of Accounts 60+ Days Delinquent		
199	Number of Accounts Opened Recently		
200	Number of Accounts Past Due		
201	Number of Accounts With Balance	201	NUMBER OF ACCOUNTS WITH BALANCE
		202	NUMBER OF ACCOUNTS WITH MAJOR DEROGATORY EVENT
203	Occurrence of Severe Derogatory Event	203	OCCURRENCE OF SEVERE DEROGATORY EVENT
205	Revolving High Credit		
		209	TOTAL AMOUNT PAST DUE FOR INSTALLMENT ACCOUNTS
212	Total Amount Past Due For Accounts		
214	Total Balance On Bankcard Accounts	214	TOTAL BALANCE ON BANKCARD ACCOUNTS
215	Total Balance On Credit Union Accounts		
		216	TOTAL BALANCE ON DEPARTMENT STORE ACCOUNTS
		219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
220	Total Balance On Retail Accounts	220	TOTAL BALANCE ON RETAIL ACCOUNTS
221	Total Balance On Revolving Accounts	221	TOTAL BALANCE ON REVOLVING ACCOUNTS
222	Total Balance On Sales Finance Accounts		
223	Total Balance On Accounts	223	TOTAL BALANCE ON ACCOUNTS
224	Total Collection Amount	224	TOTAL COLLECTION AMOUNT
225	Worst Rating For Auto Accounts		
226	Worst Rating For Mortgage Accounts	226	WORST RATING FOR MORTGAGE ACCOUNTS
287	Insufficient Information On Credit History		
288	Insufficient Information On or Lack of Student Loan Accounts		
290	Insufficient Information On or Lack of Bankcard Accounts	290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS
291	Insufficient Information On or Lack of Credit Union Accounts		
292	Insufficient Information On or Lack of Department Store Accounts	292	INSUFFICIENT INFORMATION ON OR LACK OF DEPARTMENT STORE ACCOUNTS
293	Insufficient Information On or Lack of Installment Accounts	293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
294	Insufficient Information On or Lack of Mortgage Accounts	294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS
		295	INSUFFICIENT INFORMATION ON OR LACK OF PERSONAL FINANCE OR STUDENT LOAN ACCTS
296	Insufficient Information On or Lack of Retail Accounts		
297	Insufficient Information On or Lack of Revolving Accounts	297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS

298	Insufficient Information On or Lack of Sales Finance Accounts		
299	Insufficient Information On or Lack of Accounts	299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
304	Number of Non-Utility Inquiries	304	NUMBER OF NON-UTILITY INQUIRIES
305	Number of Auto Accounts	305	NUMBER OF AUTO ACCOUNTS
		306	NUMBER OF STUDENT LOAN ACCOUNTS
		308	NUMBER OF MORTGAGE ACCOUNTS
311	Total Balance On Student Loan Accounts		
312	Student Loan High Credit		
314	60+ Days Delinquency Occurrences		
317	60+ Days Delinquency Occurrences On Installment Accounts	317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
324	90+ Days Delinquency Occurrences On Retail Accounts		
325	90+ Days Delinquency Occurrences On Revolving Accounts		
326	Number of Revolving Accounts 30+ Days Delinquent		
327	Length of Credit History		
329	Retail Utilization		
		332	WORST RATING FOR ALL ACCOUNTS
334	Number of Home Equity Line Accounts		
340	Number of Home Equity Loan Accounts		
347	Number of Non-HELOC Revolving Accounts		
351	Number of Unpaid Collections		
359	Number of Satisfactory First Mortgage Accounts		
362	Number of Satisfactory Non-HELOC Revolving Accounts		
364	Occurrence of Dismissed Bankruptcy Public Record		
377	Insufficient Information On or Lack of First Mortgage Accounts		
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts		
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts		
914	Loan Type For Most Recent First Mortgage		
C01	30+ Days Delinquency Occurrences On Installment Accounts		
C03	Current overall available credit		
C04	Current balance of all accounts		
C05	30+ Days Delinquency Occurrences		
C06	30+ Days Delinquency Occurrences On Department Store Accounts		
C07	Current overall credit limit		
		C33	PERCENT OF ACCOUNTS STUDENT LOAN
		C91	NO TRADE INFORMATION
		C92	OCCURRENCE OF BANKRUPTCY EVENT
		C93	OCCURRENCE OF 60+ DAYS DELINQUENT OR DEROGATORY
		C95	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE
D03	Insufficient information on current overall available credit		
D04	Insufficient information on current balance of all accounts		
D07	Insufficient information on current overall credit limit		
DAO	Percent of bankcard in the last 24 months for transactors		
DDX	Revolver in the last 24 months(equal to 1)		
DEE	Balance on auto accounts in the last 6 months		
DEK	Balance on student loan accounts in the last 6 months		
DEL	Balance on student loan accounts in the last 12 months		
DEM	Balance on student loan accounts in the last 24 months		

M00	Insufficient information on monthly scheduled payment		
M21	Insufficient information on current available credit of auto loan		
M22	Insufficient information on current available credit of bankcard loan		
M27	Insufficient information on current available credit of home equity line of credit		
M57	Insufficient information on current high credit of first mortgage		
TCD	Revolving Accounts Balances Trend in the Last 24 Months		
TCF	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months		
TCW	First Mortgage Accounts Balances Trend in the Last 12 Months		
TEB	Bankcard Accounts Utilizations in the Last 24 Months		
TIR	Revolving Accounts Available Credits in the Last 6 Months		
TIT	Revolving Accounts Balances in the Last 9 Months		
TKD	Revolving Accounts Available Credits in the Last 24 Months		
TKG	Revolving Accounts Credit Limits in the Last 12 Months		
TLF	Revolving Accounts Available Credits in the Last 24 Months		
TLU	Bankcard Accounts Utilizations in the Last 24 Months		
TPZ	Revolving Accts Monthly Utilizations in the Last 24 Months		
TTE	Revolving Accts Monthly Utilizations in the Last 24 Months		
V00	Monthly scheduled payment on credit file		
V20	Current available credit of installment loan		
V21	Current available credit of auto loan		
V22	Current available credit of bankcard loan		
V27	Current available credit of home equity line of credit		
V50	Current high credit of installment loan		
V51	Current balance of auto loan		
V57	Current high credit of first mortgage		
Y	Number of Inquiries Last 24 Months on Credit Report	Y	Number of Inquiries Last 24 Months on Credit Report

Bankruptcy Navigator Index 5.0 Numeric Reason Codes (5477)		Bankruptcy Navigator Index 4.0 Numeric Reason Codes (05375 or 05376)	
Reason Code	**Adverse Action Statement**	**Reason Code**	**Adverse Action Statement**
2	Percent of Balance Past Due		
3	Percent of Bankcard Balance Past Due		
		5	PERCENT OF BANKCARD ACCOUNTS 60+ DAYS DELINQUENT
6	Percent of Bankcard Accounts 90+ Days Delinquent		
8	Percent of Bankcard Accounts With Major Derogatory Event		
12	Percent of Installment Balance Outstanding		
		15	PERCENT OF MORTGAGE BALANCE OUTSTANDING
		20	PERCENT OF OPEN ACCOUNTS
33	Percent of Accounts Bankcard		
34	Percent of Accounts Credit Union		
		36	PERCENT OF ACCOUNTS INSTALLMENT
37	Percent of Accounts Opened Recently		
40	Percent of Accounts Satisfactory	40	PERCENT OF ACCOUNTS SATISFACTORY
41	Percent of Accounts With Major Derogatory Event		
		51	30 DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
53	30 Days Delinquency Occurrences On Revolving Accounts		
59	60 Days Delinquency Occurrences On Revolving Accounts		
67	Age of Bankcard Account Activity	67	AGE OF BANKCARD ACCOUNT ACTIVITY
68	Age of Bankcard Accounts	68	AGE OF BANKCARD ACCOUNTS
70	Age of Installment Account Activity	70	AGE OF INSTALLMENT ACCOUNT ACTIVITY
73	Age of Mortgage Accounts	73	AGE OF MORTGAGE ACCOUNTS
74	Age of Retail Accounts		
75	Age of Revolving Account Activity		
76	Age of Revolving Accounts		
77	Age of Sales Finance Accounts		
79	Age of Account Activity	79	AGE OF ACCOUNT ACTIVITY
		80	AGE OF ACCOUNTS
		81	TOTAL AMOUNT PAST DUE FOR BANKCARD ACCOUNTS
		83	BANKCARD HIGH CREDIT
84	Bankcard Utilization		
86	Department Store Utilization		
95	Number of Auto Accounts With Major Derogatory Event	95	NUMBER OF AUTO ACCOUNTS WITH MAJOR DEROGATORY EVENT
96	Number of Bankcard Accounts		
		106	NUMBER OF BANKCARD ACCOUNTS WITH BALANCE
107	Number of Bankcard Accounts With High Utilization	107	NUMBER OF BANKCARD ACCOUNTS WITH HIGH UTILIZATION
		109	NUMBER OF COLLECTIONS
123	Number of Inquiries	123	NUMBER OF INQUIRIES
		124	NUMBER OF INSTALLMENT ACCOUNTS
125	Number of Installment Accounts 120+ Days Delinquent		
133	Number of Installment Accounts Opened Recently		
135	Number of Installment Accounts With High Balance Outstanding		
		137	NUMBER OF MORTGAGE ACCOUNTS WITH HIGH BALANCE OUTSTANDING
138	Number of Mortgage Accounts With Major Derogatory Event	138	NUMBER OF MORTGAGE ACCOUNTS WITH MAJOR DEROGATORY EVENT
		144	NUMBER OF OPEN MORTGAGE ACCOUNTS
154	Number of Recent Inquiries		
165	Number of Retail Accounts With Major Derogatory Event		
		166	NUMBER OF REVOLVING ACCOUNTS
173	Number of Revolving Accounts 90+ Days Delinquent		
175	Number of Revolving Accounts Opened Recently		
176	Number of Revolving Accounts Past Due	176	NUMBER OF REVOLVING ACCOUNTS PAST DUE
177	Number of Revolving Accounts With Balance		
178	Number of Revolving Accounts With High Utilization	178	NUMBER OF REVOLVING ACCOUNTS WITH HIGH UTILIZATION
		179	NUMBER OF REVOLVING ACCOUNTS WITH MAJOR DEROGATORY EVENT
190	Number of Satisfactory Accounts		
191	Number of Accounts	191	NUMBER OF ACCOUNTS
196	Number of Accounts 60+ Days Delinquent		
199	Number of Accounts Opened Recently		
200	Number of Accounts Past Due		
201	Number of Accounts With Balance	201	NUMBER OF ACCOUNTS WITH BALANCE

		202	NUMBER OF ACCOUNTS WITH MAJOR DEROGATORY EVENT
203	Occurrence of Severe Derogatory Event	203	OCCURRENCE OF SEVERE DEROGATORY EVENT
205	Revolving High Credit		
		209	TOTAL AMOUNT PAST DUE FOR INSTALLMENT ACCOUNTS
212	Total Amount Past Due For Accounts		
214	Total Balance On Bankcard Accounts	214	TOTAL BALANCE ON BANKCARD ACCOUNTS
215	Total Balance On Credit Union Accounts		
		216	TOTAL BALANCE ON DEPARTMENT STORE ACCOUNTS
		219	TOTAL BALANCE ON PERSONAL FINANCE OR STUDENT LOAN ACCOUNTS
220	Total Balance On Retail Accounts	220	TOTAL BALANCE ON RETAIL ACCOUNTS
221	Total Balance On Revolving Accounts	221	TOTAL BALANCE ON REVOLVING ACCOUNTS
222	Total Balance On Sales Finance Accounts		
223	Total Balance On Accounts	223	TOTAL BALANCE ON ACCOUNTS
224	Total Collection Amount	224	TOTAL COLLECTION AMOUNT
225	Worst Rating For Auto Accounts		
226	Worst Rating For Mortgage Accounts	226	WORST RATING FOR MORTGAGE ACCOUNTS
287	Insufficient Information On Credit History		
290	Insufficient Information On or Lack of Bankcard Accounts	290	INSUFFICIENT INFORMATION ON OR LACK OF BANKCARD ACCOUNTS
291	Insufficient Information On or Lack of Credit Union Accounts		
292	Insufficient Information On or Lack of Department Store Accounts	292	INSUFFICIENT INFORMATION ON OR LACK OF DEPARTMENT STORE ACCOUNTS
293	Insufficient Information On or Lack of Installment Accounts	293	INSUFFICIENT INFORMATION ON OR LACK OF INSTALLMENT ACCOUNTS
294	Insufficient Information On or Lack of Mortgage Accounts	294	INSUFFICIENT INFORMATION ON OR LACK OF MORTGAGE ACCOUNTS
		295	INSUFFICIENT INFORMATION ON OR LACK OF PERSONAL FINANCE OR STUDENT LOAN ACCTS
296	Insufficient Information On or Lack of Retail Accounts		
297	Insufficient Information On or Lack of Revolving Accounts	297	INSUFFICIENT INFORMATION ON OR LACK OF REVOLVING ACCOUNTS
298	Insufficient Information On or Lack of Sales Finance Accounts		
299	Insufficient Information On or Lack of Accounts	299	INSUFFICIENT INFORMATION ON OR LACK OF ACCOUNTS
304	Number of Non-Utility Inquiries	304	NUMBER OF NON-UTILITY INQUIRIES
305	Number of Auto Accounts	305	NUMBER OF AUTO ACCOUNTS
		306	NUMBER OF STUDENT LOAN ACCOUNTS
		308	NUMBER OF MORTGAGE ACCOUNTS
311	Total Balance On Student Loan Accounts		
312	Student Loan High Credit		
314	60+ Days Delinquency Occurrences		
317	60+ Days Delinquency Occurrences On Installment Accounts	317	60+ DAYS DELINQUENCY OCCURRENCES ON INSTALLMENT ACCOUNTS
324	90+ Days Delinquency Occurrences On Retail Accounts		
325	90+ Days Delinquency Occurrences On Revolving Accounts		
326	Number of Revolving Accounts 30+ Days Delinquent		
327	Length of Credit History		
329	Retail Utilization		
		332	WORST RATING FOR ALL ACCOUNTS
334	Number of Home Equity Line Accounts		
340	Number of Home Equity Loan Accounts		
347	Number of Non-HELOC Revolving Accounts		
351	Number of Unpaid Collections		
359	Number of Satisfactory First Mortgage Accounts		
362	Number of Satisfactory Non-HELOC Revolving Accounts		
364	Occurrence of Dismissed Bankruptcy Public Record		
377	Insufficient Information On or Lack of First Mortgage Accounts		
380	Insufficient Information On or Lack of Non-HELOC Revolving Accounts		
381	Insufficient Information On or Lack of Non-Mortgage Installment Accounts		
		701	PERCENT OF ACCOUNTS STUDENT LOAN
		702	NO TRADE INFORMATION
		703	OCCURRENCE OF BANKRUPTCY EVENT
		704	OCCURRENCE OF 60+ DAYS DELINQUENT OR DEROGATORY
		706	PERSONAL FINANCE OR STUDENT LOAN TRADES ON FILE
914	Loan Type For Most Recent First Mortgage		
921	30+ Days Delinquency Occurrences On Installment Accounts		
922	Current overall available credit		
923	Current balance of all accounts		
924	30+ Days Delinquency Occurrences		
925	30+ Days Delinquency Occurrences On Department Store Accounts		
926	Current overall credit limit		

927	Insufficient information on current overall available credit		
928	Insufficient information on current balance of all accounts		
929	Insufficient information on current overall credit limit		
930	Percent of bankcard in the last 24 months for transactors		
931	Revolver in the last 24 months(equal to 1)		
932	Balance on auto accounts in the last 6 months		
933	Balance on student loan accounts in the last 6 months		
934	Balance on student loan accounts in the last 12 months		
935	Balance on student loan accounts in the last 24 months		
936	Insufficient information on monthly scheduled payment		
937	Insufficient information on current available credit of auto loan		
938	Insufficient information on current available credit of bankcard loan		
939	Insufficient information on current available credit of home equity line of credit		
940	Insufficient information on current high credit of first mortgage		
941	Revolving Accounts Balances Trend in the Last 24 Months		
942	Bankcard Accounts Scheduled Payment Amounts Trend in the Last 12 Months		
943	First Mortgage Accounts Balances Trend in the Last 12 Months		
944	Bankcard Accounts Utilizations in the Last 24 Months		
945	Revolving Accounts Available Credits in the Last 6 Months		
946	Revolving Accounts Balances in the Last 9 Months		
947	Revolving Accounts Available Credits in the Last 24 Months		
948	Revolving Accounts Credit Limits in the Last 12 Months		
949	Revolving Accounts Available Credits in the Last 24 Months		
950	Bankcard Accounts Utilizations in the Last 24 Months		
951	Revolving Accts Monthly Utilizations in the Last 24 Months		
952	Revolving Accts Monthly Utilizations in the Last 24 Months		
953	Monthly scheduled payment on credit file		
954	Current available credit of installment loan		
955	Current available credit of auto loan		
956	Current available credit of bankcard loan		
957	Current available credit of home equity line of credit		
958	Current high credit of installment loan		
959	Current balance of auto loan		
960	Current high credit of first mortgage		
Y	Number of Inquiries Last 24 Months on Credit Report	Y	Number of Inquiries Last 24 Months on Credit Report