

Payment Pattern Descriptions

Key to payment pattern definitions, color-coded to match your credit report payment history grids:

 On time  30-59 days  60-89 days  90-119 days  120+ / derogatory  Not a rating

UR	Unrated/Rate Not Available
0	Too new to rate; Approved but not used
E	Zero balance and current account
1	Pays account as agreed
2	30–59 days past the due date
3	60–89 days past the due date
4	90–119 days past the due date
5	120 days or more past the due date
6	Collection account
7A	Included in Chapter 13
7B	Paying or paid under Wage Earner Plan or similar arrangement
8	Repossession
8A	Voluntary repossession
8P	Paying or paid account with MOP 08 (Repossession)
9	Charge-off / Charged off to bad debt
9P	Paying or paid account with MOP 09 (Chargeoff) or 06 (Collection)
B	Account Condition Change, Pay code not applicable
C	Current
F	Foreclosure
FP	Foreclosure Proceedings Started, Deed In Lieu
M	Insurance Claim, Term Default, Government Claim, Paid by Dealer, BK Chapter 7, 11 or 12 Petitioned, or Discharged