

Field Definitions

Header Record

The Header Record must be the first record provided and includes information necessary to identify the reporter.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<p>Block Descriptor Word (BDW)</p> <p>Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.</p> <p>*This field is not required when reporting fixed length, fixed block records.</p>	4	1-4 of each block of data	B	4	1-4 of each block of data*	N
1	<p>Record Descriptor Word (RDW)</p> <p>Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field.</p> <p>The recording technique is Binary for the 366 format and Numeric for the 426 format.</p> <p>Binary: The hexadecimal value should be in the first two bytes of the field and the last two bytes should contain binary zeros. Example: 016E0000.</p> <p>Numeric: The entire four bytes are used. Example: F0F4F2F6.</p> <p>If fixed-length records are being reported, the Header Record should be the same length as all the data records. The Header Record should be padded with blanks to fill the needed number of positions.</p>	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<p>Record Identifier</p> <p>Contains a constant of HEADER, which is used to identify this record.</p>	6	5-10	AN	6	5-10	AN

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
3	Cycle Number Contains the cycle number for the information being reported, if reporting by cycles. If data contains more than one cycle, report the first cycle number found on the data.	2	11-12	AN	2	11-12	AN
4	Innovis Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	13-22	AN	10	13-22	AN
5	Equifax Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	23-32	AN	10	23-32	AN
6	Experian Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	5	33-37	AN	5	33-37	AN
7	TransUnion Program Identifier Contains a unique identification number assigned by this consumer reporting agency.	10	38-47	AN	10	38-47	AN
8	Activity Date Signifies date of most recent update to balances on accounts. If accounts are updated on different dates, use most recent. Format is MMDDYYYY.	8	48-55	N	8	48-55	N
9	Date Created Contains the date the media was generated. Format is MMDDYYYY.	8	56-63	N	8	56-63	N
10	Program Date Contains the date your reporting format was developed. Format is MMDDYYYY. If the day is not available, use 01.	8	64-71	N	8	64-71	N

Field Definitions

Header Record

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
11	Program Revision Date Contains the last date your reporting format was revised. Format is MMDDYYYY. If the day is not available, use 01.	8	72-79	N	8	72-79	N
12	Reporter Name Contains the name of the processing company sending the data; i.e., data furnisher or processor. If multiple Header Records are provided, the Reporter Name on the second and subsequent Headers may be repeated or blank filled.	40	80-119	AN	40	80-119	AN
13	Reporter Address Contains the complete mailing address of the processing company; i.e., street address, city, state and zip code.	96	120-215	AN	96	120-215	AN
14	Reporter Telephone Number Contains the telephone number (Area Code + number) of the company sending the data; i.e., data furnisher or processor.	10	216-225	N	10	216-225	N
15	Software Vendor Name Contains the name of the software vendor that provided the Metro 2 Format software.	40	226-265	AN	40	226-265	AN
16	Software Version Number Contains the version number of the Metro 2 Format software.	5	266-270	AN	5	266-270	AN
17	Reserved Blank fill.	96	271-366	AN	156	271-426	AN

Field Definitions

Base Segment

Two Base Segment formats are available: packed and character. The only differences between these two formats are some of the field positions, caused by differences in recording techniques.

This section describes each data element in the Base Segment, which is used to report the primary consumer's identification information and the account transactional information.

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
0	<p>Block Descriptor Word (BDW) Contains a value equal to the length of the block of data and must be reported when using the packed format or when reporting variable length records. This value includes the four bytes reserved for this field. Report the standard IBM variable record length conventions.</p> <p>*This field is not required when reporting fixed length, fixed block records.</p>	4	1-4 of each block of data	B	4	1-4 of each block of data*	N
1	<p>Record Descriptor Word (RDW) Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. The length of each segment should be included in the RDW.</p> <p>For example: Base Segment = 426 J2 Segment = 200 K1 Segment = <u>34</u> RDW = 0660</p> <p>For fixed block, the RDW will remain the same for each record.</p> <p>For variable block, the RDW will change depending on the size of each record.</p>	4	1-4 of each physical record	B	4	1-4 of each physical record	N
2	<p>Processing Indicator Report a constant of 1.</p>	1	5	N	1	5	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
3	<p>Time Stamp Contains date and time of actual account information update.</p> <p>Format for packed date is OMMDDYYYYHHMMSSs — where s is the sign. Format is MMDDYYYYHHMMSS for character date.</p>	8	6-13	P	14	6-19	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
4	<p>Correction Indicator Used to replace the most recently reported update for the same reporting time period. Values available:</p> <p>0 = Not a replacement update (normal update) 1 = Replacement update (correction)</p> <ul style="list-style-type: none"> Only the records to be corrected should be reported on the media with this indicator set to 1. Do not mix normal updates (value 0) with replacement updates (value 1) on the same media. Must receive corrected media prior to the next reporting period. The Date of Account Information must be equal to the previously-reported Date of Account Information for matching purposes. If being reported for the first time, contact the Consumer Reporting Agencies. <p>Example: If data is generated on 09/01/2005 for Date of Account Information 08/30/2005, and a record is later found to contain incorrect Special Comments, a correction update can be included the next time data is reported. If the data is then generated on 09/10/2005, the corrected record must be reported using the original Date of Account Information of 08/30/2005 and the corrected Special Comment. The Correction Indicator would be set to 1.</p>	1	14	N	1	20	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
5	<p>Identification Number Used to uniquely identify a data furnisher. Report your internal code to identify each branch, office, and/or credit central where information is verified. This number must be unique and at least 5 digits long. Entire field should <i>never</i> be zero, blank or 9 filled.</p> <p>This field must be consistent on a month-to-month basis to avoid duplication of information. Notify consumer reporting agencies before adding, deleting, or changing the identifiers in this field.</p>	20	15-34	AN	20	21-40	AN
6	<p>Cycle Identifier Report the internal cycle code for this account. Field is required if reporting by cycles; otherwise blank fill.</p>	2	35-36	AN	2	41-42	AN
7	<p>Consumer Account Number Report the individual's complete and unique account number as extracted from your file. Do not include embedded blanks or special characters.</p> <p>Account number scrambling and encryption methods for security purposes are permitted. Contact your local consumer reporting agency for information regarding the Metro 2 scrambling techniques.</p>	30	37-66	AN	30	43-72	AN
8	<p>Portfolio Type Contains the one-character abbreviation for type of portfolio. Values available:</p> <p>C = Line of credit I = Installment M = Mortgage O = Open account R = Revolving</p> <p>Refer to the Glossary of Terms for definitions of each Portfolio Type.</p>	1	67	AN	1	73	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
9	<p>Account Type Contains the account type code that identifies the account classification.</p> <p>Exhibit 1 provides a listing of type codes that specify industry usage, and Exhibit 2 provides a description of the type codes in numeric sequence.</p>	2	68-69	AN	2	74-75	AN
10	<p>Date Opened Report the date the account was originally opened. Retain the original Date Opened regardless of future activity, such as transfer, refinance, lost or stolen card, etc.</p> <p>Valid Dates Opened must be reported – field cannot be zero or blank filled, nor contain a date in the future.</p> <p>For companies who report returned checks, such as collection agencies, report the date of the check.</p> <p>Format for packed date is OMMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.</p>	5	70-74	P	8	76-83	N
11	<p>Credit Limit Report the following values:</p> <p>Line of Credit = assigned credit limit Installment = zero fill Mortgage = zero fill Open = zero fill Revolving = assigned credit limit</p> <p>Report whole dollars only.</p>	5	75-79	P	9	84-92	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
12	<p>Highest Credit or Original Loan Amount Report the following values in whole dollars only:</p> <p>Line of Credit = highest balance ever attained Installment = original amount of the loan excluding interest payments Mortgage = original amount of the loan excluding interest payments Open = highest balance ever attained Revolving = highest balance ever attained</p> <p>For companies who report returned checks, such as collection agencies, report the original amount of the check, excluding fees and interest.</p>	5	80-84	P	9	93-101	N
13	<p>Terms Duration Contains the duration of credit extended.</p> <p>Line of Credit = Constant of LOC Installment = Number of months Mortgage = Number of years Open = Constant of 001 <i>One payment as scheduled</i> Revolving = Constant of REV</p> <p>Exhibit 3 provides the calculations necessary to convert Terms Duration to monthly.</p>	3	85-87	AN	3	102-104	AN

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Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
14	<p>Terms Frequency Report the frequency for payments due. Values available:</p> <p>D = Deferred (Refer to Note) P = Single Payment Loan W = Weekly B = Biweekly E = Semimonthly M = Monthly L = Bimonthly Q = Quarterly T = Triannually S = Semiannually Y = Annually</p> <p>Exhibit 3 provides definitions of the Terms Frequency Codes.</p> <p>Note: When reporting Deferred loans, report the Deferred Payment Start Date in the K4 Segment.</p>	1	88	AN	1	105	AN
15	<p>Scheduled Monthly Payment Amount Report the dollar amount of the scheduled monthly payment, whether principal, interest only or a combination of the two. Report in whole dollars only.</p> <p>Line of Credit = minimum amount due based on balance, not including any amounts past due</p> <p>Installment = regular monthly payment</p> <p>Mortgage = regular monthly payment, including the principal, interest, and escrow</p> <p>Open = zero fill</p> <p>Revolving = minimum amount due based on balance, not including any amounts past due</p> <p>Exhibit 3 provides the calculations necessary to convert payment amounts to monthly.</p>	5	89-93	P	9	106-114	N
16	<p>Actual Payment Amount Report the dollar amount of the monthly payment actually received for this reporting period in whole dollars only.</p> <p>If multiple payments are made during the reporting period, the total amount should be reported.</p>	5	94-98	P	9	115-123	N

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Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
17A	<p>Account Status Contains the status code that properly identifies the current condition of the account as of the Date of Account Information (Field 24).</p> <p>Exhibit 4 provides a description of these codes.</p> <p>The Payment Rating (Field 17B) must also be reported when the Account Status Code is 05, 13, 65, 88, 89, 94, or 95.</p> <p>Special Comments (Field 19) may be used in conjunction with the Account Status to further define the account.</p> <p>For examples of how Account Statuses, Payment Ratings and Special Comments interact, refer to Frequently Asked Question 12.</p>	2	99-100	AN	2	124-125	AN
17B	<p>Payment Rating When the Account Status (Field 17A) contains 05, 13, 65, 88, 89, 94 or 95, this field must also be reported.</p> <p>The Payment Rating contains a code that properly identifies whether the account is current, past due, in collections or charged off <i>within the activity period being reported</i>. Values available:</p> <p>0 = Current account (0–29 days past the due date) 1 = 30-59 days past the due date 2 = 60-89 days past the due date 3 = 90-119 days past the due date 4 = 120-149 days past the due date 5 = 150-179 days past the due date 6 = 180 or more days past the due date G = Collection L = Charge-off</p> <p>For example, if the account was paid on July 22, 2006, but the consumer was 30 days past the due date on July 10, 2006 prior to paying the account, report Account Status Code = 13 and Payment Rating = 1.</p>	1	101	AN	1	126	AN

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FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
18	<p>Payment History Profile Contains up to 24 months of consecutive payment activity for the previous 24 calendar months prior to the Date of Account Information (Field 24) being reported. Report one month's payment record in each byte from the left to right in most recent to least recent order. The first byte should represent the previous month's status. Values available:</p> <p>0 = 0 payments past due (current account) 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 available prior to this time. A "B" may not be embedded within other values. D = No payment history available this month. "D" may be embedded in the payment pattern. E = Zero balance and current account (Applies to Credit Cards and Lines of Credit) G = Collection H = Foreclosure J = Voluntary Surrender K = Repossession L = Charge-off</p> <p>No other values are acceptable in this field.</p> <p>If a full 24 months of history are not available for reporting, the ending positions of this field should be filled with Bs.</p> <p>The Payment History Profile is intended to be used to report monthly history, regardless of the Terms Frequency.</p> <p>Reporting of the Payment History Profile provides a method for automated correction of erroneously reported history.</p> <p>Exhibit 5 provides examples of reporting payment history.</p> <p>For important information:</p> <ul style="list-style-type: none"> • Paid accounts - refer to Frequently Asked Question 38. • First-time reporters - refer to Frequently Asked Question 25. 	24	102-125	AN	24	127-150	AN

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Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
19	<p>Special Comment Used in conjunction with Account Status (Field 17A) and Payment Rating (Field 17B) to further define the account (e.g., closed accounts or adjustments pending). The Special Comment Code must be reported as long as the condition applies.</p> <p>Exhibit 6 provides a list of available comments by category within portfolio type, and Exhibit 7 provides a description of the comments available.</p> <p>For examples of how Account Statuses, Payment Ratings and Special Comments interact, refer to Frequently Asked Question 12.</p>	2	126-127	AN	2	151-152	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
20	<p>Compliance Condition Code Allows the reporting of a condition that is required for legal compliance; e.g., according to the Fair Credit Reporting Act (FCRA) or Fair Credit Billing Act (FCBA).</p> <p>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 be deleted only when another Compliance Condition Code or the XR (Remove value) is reported.</p> <p>Exhibit 14 provides a list of Compliance Condition Codes and an example that demonstrates how to report these codes.</p> <p>Note: When converting from Metro to Metro 2, it is necessary to report the applicable Compliance Condition Code on your first Metro 2 submission, even if you had reported this information through a Special Comment on your last Metro submission.</p>	2	128-129	AN	2	153-154	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
21	<p>Current Balance Report the total current balance of the account, whether increasing or declining, in whole dollars only. This field can include late charges and fees. Report credit balances (negative balances) as zero.</p> <p>For mortgage portfolio types, report the principal balance plus the interest and escrow due this month. Do not include future interest, escrow, fees or insurance payments.</p>	5	130-134	P	9	155-163	N
22	<p>Amount Past Due Report the amount past due in whole dollars only. This field can include late charges and fees. Do not include current amount due in this field.</p> <p>Note: If the Account Status is current (Status Code 11), this field should be zero.</p>	5	135-139	P	9	164-172	N
23	<p>Original Charge-off Amount For Status Codes 64 and 97 (all portfolio types), report the original amount charged to loss, regardless of the declining balance. Report whole dollars only.</p> <p>If payments are received from the consumer, report the outstanding balance in the Current Balance and Amount Past Due fields.</p>	5	140-144	P	9	173-181	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
24	<p>Date of Account Information All account information in the Base Segment, such as Account Status and Current Balance, must be reported <i>as of</i> the date in this field.</p> <p>Cycle Reporters – Report the date of the current month’s billing cycle. <i>This method is preferred to facilitate accurate and timely reporting of account information.</i></p> <p>Monthly Reporters – Report the date of the most recent update to balances, such as mid-month (08/15/2006) or end of month (08/31/2006).</p> <p>For Account Status Codes 11, 71, 78, 80, 82-84, 88, 89, 93-97, DA and DF, report the current month’s date. For Account Status Codes 05, 13, 61–65, report the date transferred or paid.</p> <p>Format for packed date is OMMDDYYYYs – where s is the sign. Format is MMDDYYYY for character date.</p> <p>Notes: This date must not reflect a future date.</p> <p>This field was formerly called Billing Date.</p>	5	145-149	P	8	182-189	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
25	<p>FCRA Compliance/Date of First Delinquency</p> <p>For Account Status Codes 61-65, 71, 78, 80, 82-84, 88-89 and 93-97, report the date of the first delinquency that led to the status being reported. If a delinquent account becomes current, the Date of First Delinquency should be zero filled. Then if the account goes delinquent again, the Date of First Delinquency starts over with the new first delinquency date.</p> <p>For Account Status Codes 05 and 13, if the Payment Rating is 1, 2, 3, 4, 5, 6, G or L, report the date of the first delinquency that led to the Payment Rating being reported.</p> <p>For Consumer Information Indicators A-H and Z (Bankruptcies), 1A (Personal Receivership) and V-Y (Reaffirmation of Debt Rescinded with Bankruptcy Chapters), if the account is current (Account Status Code 11 or Account Status Code 05 or 13 with Payment Rating 0), report the date of the bankruptcy/personal receivership notification. Even though the account is not delinquent, this date is required for purging purposes.</p> <p>Format for packed date is OMMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>This date is used to ensure compliance with the Fair Credit Reporting Act.</p> <p>Refer to Exhibit 8 for detailed reporting instructions, examples and an excerpt from the law (FCRA).</p> <p>First-time reporters should refer to Frequently Asked Question 25 for important information.</p>	5	150-154	P	8	190-197	N

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
26	<p>Date Closed For all portfolio types, contains the date the account was closed to further purchases or paid in full. For Line of Credit, Open or Revolving accounts, there may be a balance due.</p> <p>Format for packed date is OMMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If not applicable, zero fill.</p>	5	155-159	P	8	198-205	N
27	<p>Date of Last Payment Report the date of the most recent consumer payment, whether full or partial payment is made.</p> <p>Format for packed date is OMMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date. If the day is not available, use 01.</p>	5	160-164	P	8	206-213	N
28	<p>Reserved Blank fill.</p>	17	165-181	AN	17	214-230	AN
29	<p>Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available:</p> <ul style="list-style-type: none"> 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 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change <p>If account or borrower is not new, or if no change in consumer information, blank fill.</p>	1	182	AN	1	231	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
30	<p>Surname Report the last name of the primary consumer. Titles and prefixes should not be reported.</p> <p>If the surname contains multiple last names, hyphenate the two surnames. For example, Smith-Jones requires the hyphen.</p> <p>If the surname contains two separate words, the hyphen is not required. For example, report Van Dyke with a space between the two words.</p> <p>If reporting Hispanic names, hyphenate the two surnames: Paternal Name - Maternal Name.</p> <p>The Generation Code should be reported in Field 33.</p> <p>Note: Do not report trustee or estate accounts.</p>	25	183-207	AN	25	232-256	AN
31	<p>First Name Report the first name of the primary consumer.</p> <p>If reporting multiple first names, hyphenate the two first names.</p>	20	208-227	AN	20	257-276	AN
32	<p>Middle Name Report the middle name or middle initial of the primary consumer, if available.</p> <p>If reporting multiple middle names, hyphenate the two middle names.</p>	20	228-247	AN	20	277-296	AN
33	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:</p> <p>J = Junior 5 = V S = Senior 6 = VI 2 = II 7 = VII 3 = III 8 = VIII 4 = IV 9 = IX</p>	1	248	AN	1	297	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
34	<p>Social Security Number Report the Social Security Number of the primary consumer. Report only valid SSNs. If the consumer does not have an SSN or one is not available for reporting, zero- or 9-fill all positions.</p> <p>Note: Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.</p>	5	249-253	P	9	298-306	N
35	<p>Date of Birth Contains the date of birth of the primary consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field.</p> <p>Format for packed date is OMMDDYYYYs — where s is the sign. Format is MMDDYYYY for character date.</p> <p>If the month and day are not available, use 0101. The four-digit year is required.</p> <p>Note: Do not report accounts of consumers who are too young to enter into a binding contract.</p>	5	254-258	P	8	307-314	N
36	<p>Telephone Number Contains the telephone number of the primary consumer (Area Code + 7 digits).</p>	6	259-264	P	10	315-324	N

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FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
37	<p>ECOA Code Defines the relationship of the primary consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>1 = Individual <i>This consumer has contractual responsibility for this account and is primarily responsible for its payment.</i></p> <p>2 = Joint Contractual Liability <i>Joint account for which this consumer has contractual responsibility.</i></p> <p>7 = Maker <i>Account for which consumer is liable but a co-maker or guarantor is liable if the maker defaults.</i></p> <p>T = Association with account terminated X = Consumer Deceased Z = Delete Consumer</p> <p>Note: Only inaccurately reported consumers should be deleted.</p> <p>Refer to Frequently Asked Question 21 for guidelines on reporting consumers who are personally liable for business accounts.</p> <p>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</p>	1	265	AN	1	325	AN

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FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
38	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the primary consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes.</p> <p>For reporting guidelines for accounts in bankruptcy, refer to Frequently Asked Questions 27, 28, 29, 30 and 31.</p> <p>Note: When converting from Metro to Metro 2, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2 submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro submission.</p>	2	266-267	AN	2	326-327	AN
39	<p>Country Code Contains the standard two-character country abbreviation.</p> <p>Exhibit 10 provides a list of the Country Codes.</p>	2	268-269	AN	2	328-329	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
40	<p>First Line of Address Contains mailing address for the primary consumer and usually includes street number, direction, street name, and type of thoroughfare.</p> <p>If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.</p> <p>If the mailing address is a private mailbox (PMB), the street address should be reported in the First Line of Address (e.g., 5678 Main Street). The PMB number should be reported in the Second Line of Address (e.g., PMB 1234). As an alternative, the entire address can be reported in the First Line of Address; for example, 5678 Main Street, PMB 1234.</p> <p>Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", etc.</p> <p>Exhibit 11 provides general rules for address reporting. Do not enter data furnisher's address in this field.</p>	32	270-301	AN	32	330-361	AN
41	<p>Second Line of Address Contains second line of address, if needed, such as apartment or unit number, or private mailbox number (PMB).</p> <p>Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", or "Estate of", etc.</p>	32	302-333	AN	32	362-393	AN
42	<p>City Contains city name for address of primary consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.</p>	20	334-353	AN	20	394-413	AN

Field Definitions

Base Segment

FIELD	FIELD NAME & DESCRIPTION	366 BASE (Packed Format)			426 BASE (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
43	<p>State Contains the standard U.S. Postal Service state abbreviation for the address of the primary consumer.</p> <p>Exhibit 12 provides a list of State Codes.</p>	2	354-355	AN	2	414-415	AN
44	<p>Postal/Zip Code Report the Zip Code of the primary consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.</p>	9	356-364	AN	9	416-424	AN
45	<p>Address Indicator Contains one of the following values for the address reported in fields 40-44:</p> <p>Y = Known to be address of primary consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address S = Secondary Address P = Bill Payer Service — not consumer's residence</p> <p>If indicator not available or unknown, blank fill.</p>	1	365	AN	1	425	AN
46	<p>Residence Code Contains the one-character residence code of the address reported in fields 40-44. Values available:</p> <p>O = Owns R = Rents</p> <p>If not available or unknown, blank fill.</p>	1	366	AN	1	426	AN

Field Definitions

J1 Segment

Associated Consumer—Same Address

The J1 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at the same address as the individual reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of J1 .	2	1-2	AN
2	Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 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 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	Surname Report the last name of the associated consumer. Titles and prefixes should not be reported. If the surname contains multiple last names, hyphenate the two surnames. For example, Smith-Jones requires the hyphen. If the surname contains two separate words, the hyphen is not required. For example, report Van Dyke with a space between the two words. If reporting Hispanic names, hyphenate the two surnames: Paternal Name - Maternal Name. The Generation Code should be reported in Field 6. Note: Do not report trustee or estate accounts.	25	4-28	AN

Field Definitions

J1 Segment

Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
4	<p>First Name Report the first name of the associated consumer.</p> <p>If reporting multiple first names, hyphenate the two first names.</p>	20	29-48	AN
5	<p>Middle Name Report the middle name or middle initial of the associated consumer, if available.</p> <p>If reporting multiple middle names, hyphenate the two middle names.</p>	20	49-68	AN
6	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available:</p> <p>J = Junior 3 = III 6 = VI 9 = IX S = Senior 4 = IV 7 = VII 2 = II 5 = V 8 = VIII</p>	1	69	AN
7	<p>Social Security Number Report the Social Security Number of the associated consumer. Report only valid SSNs. If the consumer does not have an SSN or one is not available for reporting, zero- or 9-fill all positions.</p> <p>Note: Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.</p>	9	70-78	N
8	<p>Date of Birth Contains the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field.</p> <p>Format is MMDDYYYY.</p> <p>If the month and day are not available, use 0101. The four-digit year is required.</p> <p>Note: Do not report accounts of consumers who are too young to enter into a binding contract.</p>	8	79-86	N

Field Definitions

J1 Segment

Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
9	<p>Telephone Number Contains the telephone number of the associated consumer (Area Code + 7 digits).</p>	10	87-96	N
10	<p>ECOA Code Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>2 = Joint Contractual Liability <i>Joint account for which this consumer has contractual responsibility.</i></p> <p>3 = Authorized User <i>This consumer is an authorized user of this account; another consumer has contractual responsibility.</i></p> <p>5 = Co-Maker or Guarantor <i>Account for which the consumer is the co-maker or guarantor, who becomes liable if the maker defaults; no spousal relationship.</i></p> <p>T = Association with account terminated</p> <p>W = Business/Commercial <i>Used to identify that the company reported in the name field is contractually liable for the account.</i></p> <p>X = Consumer Deceased</p> <p>Z = Delete Consumer</p> <p>Note: Only inaccurately reported consumers should be deleted.</p> <p>Refer to Frequently Asked Question 21 for guidelines on reporting consumers who are personally liable for business accounts.</p> <p>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</p>	1	97	AN

Field Definitions

J1 Segment

Associated Consumer—Same Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
11	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes.</p> <p>For reporting guidelines for accounts in bankruptcy, refer to Frequently Asked Questions 27, 28, 29, 30 and 31.</p> <p>Note: When converting from Metro to Metro 2, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2 submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro submission.</p>	2	98-99	AN
12	<p>Reserved Blank fill.</p>	1	100	AN

Note: For additional reporting guidelines specific to the J1 Segment, refer to Frequently Asked Questions 6, 7 and 18.

Field Definitions

J2 Segment Associated Consumer—Different Address

The J2 Segment is designed to accommodate the requirements of ECOA and applies when the associated consumer resides at a different address than the individual reported in the Base Segment. The J2 Segment must always contain an address, even if the address is the same as the one reported in the Base Segment. This segment must be present each time the account is reported.

Multiple occurrences of the J2 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of J2 .	2	1-2	AN
2	Consumer Transaction Type Used to indicate a new record, a new borrower or a change in consumer identification. Values available: 1 = Newly opened account, or a new borrower associated with existing account 2 = Name change 3 = Address change 5 = Social Security Number change 6 = Name & Address change 8 = Name & Social Security Number change 9 = Address & Social Security Number change A = Name, Address and/or Social Security Number change If account or borrower is not new, or if no change in consumer information, blank fill.	1	3	AN
3	Surname Report the last name of the associated consumer. Titles and prefixes should not be reported. If the surname contains multiple last names, hyphenate the two surnames. For example, Smith-Jones requires the hyphen. If the surname contains two separate words, the hyphen is not required. For example, report Van Dyke with a space between the two words. If reporting Hispanic names, hyphenate the two surnames: Paternal Name - Maternal Name. The Generation Code should be reported in Field 6. Note: Do not report trustee or estate accounts.	25	4-28	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
4	<p>First Name Report the first name of the associated consumer. If reporting multiple first names, hyphenate the two first names.</p>	20	29-48	AN
5	<p>Middle Name Report the middle name or middle initial of the associated consumer, if available. If reporting multiple middle names, hyphenate the two middle names.</p>	20	49-68	AN
6	<p>Generation Code Used to distinguish Junior, Senior, II, III, IV, etc. If not applicable, blank fill. Values available: J = Junior 3 = III 6 = VI 9 = IX S = Senior 4 = IV 7 = VII 2 = II 5 = V 8 = VIII</p>	1	69	AN
7	<p>Social Security Number Report the Social Security Number of the associated consumer. Report only valid SSNs. If the consumer does not have an SSN or if one is not available for reporting, zero- or 9-fill all positions. Note: Do not report Individual Tax Identification Numbers (ITINs) in this field. ITINs do not prove identity outside the tax system and should not be offered or accepted as identification for non-tax purposes, per the Social Security Administration.</p>	9	70-78	N
8	<p>Date of Birth Contains the date of birth of the associated consumer. Reporting of this information is highly recommended as the date of birth greatly enhances accuracy in matching to the correct consumer. If not available, zero fill the entire field. Format is MMDDYYYY. If the month and day are not available, use 0101. The four-digit year is required. Note: Do not report accounts of consumers who are too young to enter into a binding contract.</p>	8	79-86	N

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
9	<p>Telephone Number Contains the telephone number of the associated consumer (Area Code + 7 digits).</p>	10	87-96	N
10	<p>ECOA Code Defines the relationship of the associated consumer to the account and designates the account as joint, individual, etc., in compliance with the Equal Credit Opportunity Act. Values available:</p> <p>2 = Joint Contractual Liability <i>Joint account for which this consumer has contractual responsibility.</i></p> <p>3 = Authorized User <i>This consumer is an authorized user of this account; another consumer has contractual responsibility.</i></p> <p>5 = Co-Maker or Guarantor <i>Account for which the consumer is the co-maker or guarantor, who becomes liable if the maker defaults; no spousal relationship.</i></p> <p>T = Association with account terminated</p> <p>W = Business/Commercial <i>Used to identify that the company reported in the name field is contractually liable for the account.</i></p> <p>X = Consumer Deceased</p> <p>Z = Delete Consumer</p> <p>Note: Only inaccurately reported consumers should be deleted.</p> <p>Refer to Frequently Asked Question 21 for guidelines on reporting consumers who are personally liable for business accounts.</p> <p>Note: Codes 0 (Undesignated), 4 (Joint) and 6 (On-Behalf-Of) are obsolete as of September 2003 and may no longer be reported.</p>	1	97	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
11	<p>Consumer Information Indicator Contains a value that indicates a special condition of the account that applies to the associated consumer.</p> <p>This special condition may be that a bankruptcy was filed, discharged, dismissed or withdrawn; a debt was reaffirmed; or the consumer cannot be located or is now located.</p> <p>The indicator should be reported one time and will be deleted only when the appropriate removal code (Q, S, U) is reported.</p> <p>Exhibit 9 provides a list of Consumer Information Indicators and examples that demonstrate how to report these codes.</p> <p>For reporting guidelines for accounts in bankruptcy, refer to Frequently Asked questions 27, 28, 29, 30 and 31.</p> <p>Note: When converting from Metro to Metro 2, it is necessary to report the applicable Consumer Information Indicator on your first Metro 2 submission, even if you had reported this information through an Account Status Code or Special Comment Code on your last Metro submission.</p>	2	98-99	AN
12	<p>Country Code Contains the standard two-character country abbreviation.</p> <p>Exhibit 10 provides a list of the Country Codes.</p>	2	100-101	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
13	<p>First Line of Address Contains mailing address for associated consumer and usually includes street number, direction, street name, and type of thoroughfare.</p> <p>If the mailing address is a PO Box or Rural Route, include Box or Route followed by the number (e.g., PO Box 100). Do not report both a street address and a PO Box.</p> <p>If the mailing address is a private mailbox (PMB), the street address should be reported in the First Line of Address (e.g., 5678 Main Street). The PMB number should be reported in the Second Line of Address (e.g., PMB 1234). As an alternative, the entire address can be reported in the First Line of Address; for example, 5678 Main Street, PMB 1234.</p> <p>Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", etc.</p> <p>Exhibit 11 provides general rules for address reporting.</p> <p>Do not enter data furnisher's address in this field.</p>	32	102-133	AN
14	<p>Second Line of Address Contains second line of address, if needed, such as apartment or unit number, or private mailbox number (PMB).</p> <p>Eliminate internal messages such as: "Do not mail", "Attorney", "Charge-off", "Chapter 13", "Fraud", "Trustee", "Estate of", etc.</p>	32	134-165	AN
15	<p>City Contains city name for address of associated consumer. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.</p>	20	166-185	AN

Field Definitions

J2 Segment Associated Consumer—Different Address

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
16	<p>State Contains the standard U.S. Postal Service state abbreviation for the address of the associated consumer.</p> <p>Exhibit 12 provides a list of State Codes.</p>	2	186-187	AN
17	<p>Postal/Zip Code Report the Zip Code of the associated consumer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.</p>	9	188-196	AN
18	<p>Address Indicator Contains one of the following values for the address reported in fields 13-17:</p> <p>Y = Known to be address of associated consumer N = Not confirmed address B = Business address — not consumer's residence U = Non-deliverable address/Returned mail D = Data reporter's default address M = Military address S = Secondary address P = Bill Payer Service — not consumer's residence</p> <p>If indicator not available or unknown, blank fill.</p>	1	197	AN
19	<p>Residence Code Contains the one-character residence code of the address reported in fields 13-17. Values available:</p> <p>O = Owns R = Rents</p> <p>If not available or unknown, blank fill.</p>	1	198	AN
20	<p>Reserved Blank fill.</p>	2	199-200	AN

Note: For additional reporting guidelines specific to the J2 Segment, refer to Frequently Asked Questions 6, 7 and 18.

Field Definitions

K1 Segment Original Creditor Name

The K1 Segment must be present each time the account is reported by collection agencies, debt collectors, factoring companies, check guarantee companies, student loan guaranty agencies, and the U.S. Department of Education. The purpose of reporting the original creditor name is to help consumers identify the source of accounts when they appear on credit reports. Without the original creditor names, consumers may not know what the accounts represent.

Some state laws and CDIA policy stipulate that the original client/creditor must be identified. Federal law stipulates that the name of the payee must be identified when reporting returned checks.

Only one occurrence of the K1 Segment can be appended to the Base Segment. If not applicable, do not report the K1 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K1 .	2	1-2	AN
2	<p>Original Creditor Name The original creditor name is the name of the company or agent who originally opened the account for the consumer.</p> <p>This free-form description of the original creditor name is used by collection agencies, debt collectors, factoring companies, check guarantee companies, student loan guaranty agencies, and the U.S. Department of Education.</p> <p>For companies who report returned checks, such as collection agencies, report the name of the payee.</p> <p>To assist with compliance of the Fair Credit Reporting Act, companies who report medical debts or returned checks for medical purposes must report Creditor Classification '02' (Field 3) to indicate 'Medical/Health Care'. The actual name of the original creditor should continue to be reported in Field 2.</p> <p>One of the following three options should be used when reporting a creditor's name that would reveal sensitive information about the consumer.</p> <ol style="list-style-type: none"> 1. Report the name of the institution, but do not include reference to the type of service. For example, use the hospital name without identifying that it was the psychiatric unit that provided care. If a hospital's name reveals sensitive information, abbreviate the name. 2. Use the corporate name if it is different from the commercial name of a mental institution or drug rehabilitation center. 3. Do not report the account if either of the above two options would not sufficiently protect the consumer's privacy. <p>Note: Encoded information is not acceptable in this field.</p>	30	3-32	AN

Field Definitions

K1 Segment Original Creditor Name

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
3	<p>Creditor Classification Contains a code indicating a general type of business for the Original Creditor Name. Values available:</p> <ul style="list-style-type: none"> 01 Retail 02 Medical/Health Care <i>Required when reporting medical debts and returned checks from providers of medical services, products or devices</i> 03 Oil Company 04 Government 05 Personal Services 06 Insurance 07 Educational 08 Banking 09 Rental/Leasing 10 Utilities 11 Cable/Cellular 12 Financial 13 Credit Union 14 Automotive 15 Check Guarantee 	2	33-34	N

Field Definitions

K2 Segment Purchased Portfolio/Sold To

The K2 Segment may be used to report the name of the company from which the portfolio or partial portfolio was purchased or the name of the company to which the portfolio or partial portfolio was sold. The K2 Segment should be reported only one time per record to affect the change.

Only one occurrence of the K2 Segment can be appended to the Base Segment. If not applicable, do not report the K2 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K2 .	2	1-2	AN
2	Portfolio Indicator Contains a code representing the type of information being reported. Values available: 1 = Portfolio Purchased From Name 2 = Sold To Name 9 = Remove Previously Reported K2 Segment Information	1	3	N
3	Purchased Portfolio or Sold To Name Contains a free-form description of the name of the company from which the portfolio or partial portfolio was purchased or to which the account was sold. If field 2 = 9, this field should be blank filled.	30	4-33	AN
4	Reserved Blank fill.	1	34	AN

Note: The K2 segment should *not* be reported by collection agencies, debt purchasers, factoring companies, check guarantee companies, student loan guaranty agencies and the U.S. Department of Education.

Field Definitions

K3 Segment Mortgage Information

The K3 Segment is used for two purposes:

1. To indicate a secondary marketing agency's interest in a loan by providing the applicable account number as assigned by the secondary marketing agency.
2. To report the Mortgage Identification Number (MIN), when available.

This segment must be present each time the account is reported. Only one occurrence of the K3 Segment can be appended to the Base Segment. If not applicable, do not report the K3 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K3 .	2	1-2	AN
2	Agency Identifier Contains a code indicating which secondary marketing agency has interest in this loan. Values available: 00 = Agency Identifier not applicable (Used when reporting MIN only) 01 = Fannie Mae 02 = Freddie Mac	2	3-4	N
3	Account Number Contains the account number as assigned by the secondary marketing agency. Do not include embedded blanks or special characters. If field 2 = 00, this field should be blank filled.	18	5-22	AN
4	Mortgage Identification Number (MIN) Contains the Mortgage Identification Number assigned to a mortgage loan. Do not include embedded blanks or special characters. The MIN indicates that the loan is registered with the Mortgage Electronic Registration Systems, Inc. (MERS), the electronic registry for tracking the ownership of mortgage rights. For more information, see http://www.mersinc.org .	18	23-40	AN

Field Definitions

K4 Segment Specialized Payment Information

The K4 Segment can be used to report information on specialized payment schedules for either deferred payments or balloon payments. This segment must be present each time the account is reported if a deferred or balloon payment applies to the account.

If an account has both deferred and balloon payments, report the Deferred Payment Start Date as long as payments are deferred. When the account is in repayment, report the Balloon Payment Due Date and Amount.

Only one occurrence of the K4 Segment can be appended to the Base Segment. If not applicable, do not report the K4 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of K4 .	2	1-2	AN
2	Specialized Payment Indicator Contains a code describing the specialized payment arrangements. Values available: 01 = Balloon Payment 02 = Deferred Payment	2	3-4	N
3	Deferred Payment Start Date Report the date the first payment is due for deferred loans. Format is MMDDYYYY. If the day is not available, use 01. This date should be reported when the Terms Frequency (Base Segment, Field 14) indicates Deferred. Refer to Frequently Asked Question 41 for guidelines on reporting deferred loans.	8	5-12	N
4	Payment Due Date Report the date the balloon payment is due, if applicable. Format is MMDDYYYY. If the day is not available, use 01.	8	13-20	N
5	Payment Amount Report the amount of the balloon payment in whole dollars only.	9	21-29	N
6	Reserved Blank fill.	1	30	AN

Note: All other account information should be reported in the Base Segment.

Field Definitions

L1 Segment

Account Number/Identification Number Change

The L1 Segment provides an automated method for changing the Consumer Account Number and/or Identification Number and should be reported only one time per record to affect the change.

The L1 Segment contains the new Consumer Account Number and/or the new Identification Number and the Base Segment contains the old Consumer Account Number (Field 7) and/or old Identification Number (field 5) exactly as reported previously. In any subsequent reporting period, the Base Segment should contain the new Consumer Account Number and/or new Identification Number, and the L1 Segment should not be reported.

If the L1 Segment is being reported for the first time, or if L1 Segments are to be used for portfolio acquisition or a mass Consumer Account Number and/or Identification Number change, contact your consumer reporting agencies.

Only one occurrence of the L1 Segment can be appended to the Base Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of L1 .	2	1-2	AN
2	Change Indicator Contains a code representing the change being reported. Values available: 1 = Consumer Account Number Change ONLY 2 = Identification Number Change ONLY 3 = Consumer Account Number AND Identification Number Change	1	3	N
3	New Consumer Account Number Contains the new Account Number assigned to this account. Do not include embedded blanks or special characters. If field 2 = 2, this field should be blank filled.	30	4-33	AN

Field Definitions

L1 Segment Account Number/Identification Number Change

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
4	<p>New Identification Number Contains the new Identification Number assigned to this account.</p> <p>If field 2 = 1, this field should be blank filled.</p>	20	34-53	AN
5	<p>Reserved Blank fill.</p>	1	54	AN

Note: If fixed-length records are being reported and a record does not require a Consumer Account Number or Identification Number change, the Segment Identifier of L1 must be reported and the remainder of the segment must be blank filled.

Field Definitions

N1 Segment Employment

The N1 Segment may be used to report employment information for the consumer reported in the Base Segment.

Only one occurrence of the N1 Segment can be appended to the Base Segment. If employment is not available, do not report the N1 Segment.

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
1	Segment Identifier Contains a constant of N1 .	2	1-2	AN
2	Employer Name Report the name of the employer for the consumer reported in the Base Segment.	30	3-32	AN
3	First Line of Employer Address Contains the mailing address for the employer in Field 2 and usually includes street number, direction, street name and type of thoroughfare.	32	33-64	AN
4	Second Line of Employer Address Contains second line of employer's address, if needed.	32	65-96	AN
5	Employer City Contains city name for employer's address. Truncate rightmost positions if city name is greater than 20 characters or use standard 13-character U.S. Postal Service city abbreviations.	20	97-116	AN
6	Employer State Contains the standard U.S. Postal Service state abbreviation for the address of the employer. Exhibit 12 provides a list of State Codes.	2	117-118	AN
7	Employer Postal/Zip Code Report the zip code of the employer's address. Use entire field if reporting 9-digit zip codes. Otherwise, left-justify and blank fill.	9	119-127	AN

Field Definitions

N1 Segment Employment

FIELD	FIELD NAME & DESCRIPTION	366 and 426 FORMATS		
		Length	Position	Recording Technique
8	Occupation Report title or position for consumer reported in the Base Segment (the employee).	18	128-145	AN
9	Reserved Blank fill.	1	146	AN

Field Definitions

Trailer Record

The Trailer Record must be the last record provided on the file. It includes cumulative totals that are used to verify that all records received have been processed.

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
1	Record Descriptor Word (RDW) Contains a value equal to the length of the physical record. This value includes the four bytes reserved for this field. If fixed-length records are being reported, the Trailer Record should be the same length as all the data records. The Trailer Record should be padded with blanks to fill the needed number of positions.	4	1-4	B	4	1-4	N
2	Record Identifier Contains a constant of TRAILER which is used to identify this record.	7	5-11	AN	7	5-11	AN
3	Total Base Records Contains the total number of Base Segments being reported.	5	12-16	P	9	12-20	N
4	Reserved Blank fill.	5	17-21	AN	9	21-29	AN
5	Total of Status Code DF Contains the total number of Base Segments with Status Code DF in Field 17A.	5	22-26	P	9	30-38	N
6	Total Associated Consumer Segments (J1) Contains the total number of J1 Segments being reported. Do not count blank- or 9-filled segments.	5	27-31	P	9	39-47	N
7	Total Associated Consumer Segments (J2) Contains the total number of J2 Segments being reported. Do not count blank- or 9-filled segments.	5	32-36	P	9	48-56	N
8	Block Count Contains the number of blocks on the file, if applicable.	5	37-41	P	9	57-65	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
9	Total of Status Code DA Contains the total number of Base Segments with Status Code DA in Field 17A.	5	42-46	P	9	66-74	N
10	Total of Status Code 05 Contains the total number of Base Segments with Status Code 05 in Field 17A.	5	47-51	P	9	75-83	N
11	Total of Status Code 11 Contains the total number of Base Segments with Status Code 11 in Field 17A.	5	52-56	P	9	84-92	N
12	Total of Status Code 13 Contains the total number of Base Segments with Status Code 13 in Field 17A.	5	57-61	P	9	93-101	N
13	Total of Status Code 61 Contains the total number of Base Segments with Status Code 61 in Field 17A.	5	62-66	P	9	102-110	N
14	Total of Status Code 62 Contains the total number of Base Segments with Status Code 62 in Field 17A.	5	67-71	P	9	111-119	N
15	Total of Status Code 63 Contains the total number of Base Segments with Status Code 63 in Field 17A.	5	72-76	P	9	120-128	N
16	Total of Status Code 64 Contains the total number of Base Segments with Status Code 64 in Field 17A.	5	77-81	P	9	129-137	N
17	Total of Status Code 65 Contains the total number of Base Segments with Status Code 65 in Field 17A.	5	82-86	P	9	138-146	N
18	Total of Status Code 71 Contains the total number of Base Segments with Status Code 71 in Field 17A.	5	87-91	P	9	147-155	N
19	Total of Status Code 78 Contains the total number of Base Segments with Status Code 78 in Field 17A.	5	92-96	P	9	156-164	N
20	Total of Status Code 80 Contains the total number of Base Segments with Status Code 80 in Field 17A.	5	97-101	P	9	165-173	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
21	Total of Status Code 82 Contains the total number of Base Segments with Status Code 82 in Field 17A.	5	102-106	P	9	174-182	N
22	Total of Status Code 83 Contains the total number of Base Segments with Status Code 83 in Field 17A.	5	107-111	P	9	183-191	N
23	Total of Status Code 84 Contains the total number of Base Segments with Status Code 84 in Field 17A.	5	112-116	P	9	192-200	N
24	Total of Status Code 88 Contains the total number of Base Segments with Status Code 88 in Field 17A.	5	117-121	P	9	201-209	N
25	Total of Status Code 89 Contains the total number of Base Segments with Status Code 89 in Field 17A.	5	122-126	P	9	210-218	N
26	Total of Status Code 93 Contains the total number of Base Segments with Status Code 93 in Field 17A.	5	127-131	P	9	219-227	N
27	Total of Status Code 94 Contains the total number of Base Segments with Status Code 94 in Field 17A.	5	132-136	P	9	228-236	N
28	Total of Status Code 95 Contains the total number of Base Segments with Status Code 95 in Field 17A.	5	137-141	P	9	237-245	N
29	Total of Status Code 96 Contains the total number of Base Segments with Status Code 96 in Field 17A.	5	142-146	P	9	246-254	N
30	Total of Status Code 97 Contains the total number of Base Segments with Status Code 97 in Field 17A.	5	147-151	P	9	255-263	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
31	Total of ECOA Code Z (All Segments) Contains the total number of records with ECOA Code Z being reported in the Base Segment (Field 37), in the J1 Segment (Field 10) and in the J2 Segment (Field 10).	5	152-156	P	9	264-272	N
32	Total Employment Segments Contains the total number of records with employment being reported in the N1 Segment.	5	157-161	P	9	273-281	N
33	Total Original Creditor Segments Contains the total number of records with Original Creditors being reported in the K1 Segment.	5	162-166	P	9	282-290	N
34	Total Purchased Portfolio/Sold To Segments Contains the total number of records with Purchased Portfolio/Sold To being reported in the K2 Segment.	5	167-171	P	9	291-299	N
35	Total Mortgage Information Segments Contains the total number of records with Mortgage Information being reported in the K3 Segment.	5	172-176	P	9	300-308	N
36	Total Specialized Payment Information Segments Contains the total number of records with Specialized Payment Information being reported in the K4 Segment.	5	177-181	P	9	309-317	N
37	Total Change Segments Contains the total number of Consumer Account Number and/or Identification Number changes being reported in the L1 Segment.	5	182-186	P	9	318-326	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
38	Total Social Security Numbers (All Segments) Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34), in the J1 Segment (Field 7) and in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	187-191	P	9	327-335	N
39	Total Social Security Numbers (Base Segments) Contains the total number of valid Social Security Numbers reported in the Base Segment (Field 34). Do not count zero- or 9-filled SSNs.	5	192-196	P	9	336-344	N
40	Total Social Security Numbers (J1 Segments) Contains the total number of valid Social Security Numbers reported in the J1 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	197-201	P	9	345-353	N
41	Total Social Security Numbers (J2 Segments) Contains the total number of valid Social Security Numbers reported in the J2 Segment (Field 7). Do not count zero- or 9-filled SSNs.	5	202-206	P	9	354-362	N
42	Total Dates of Birth (All Segments) Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35), in the J1 Segment (Field 8) and in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	207-211	P	9	363-371	N
43	Total Dates of Birth (Base Segments) Contains the total number of valid Dates of Birth reported in the Base Segment (Field 35). Do not count zero-filled Dates of Birth.	5	212-216	P	9	372-380	N

Field Definitions

Trailer Record

FIELD	FIELD NAME & DESCRIPTION	366 Base (Packed Format)			426 Base (Character Format)		
		Length	Position	Recording Technique	Length	Position	Recording Technique
44	Total Dates of Birth (J1 Segments) Contains the total number of valid Dates of Birth reported in the J1 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	217-221	P	9	381-389	N
45	Total Dates of Birth (J2 Segments) Contains the total number of valid Dates of Birth reported in the J2 Segment (Field 8). Do not count zero-filled Dates of Birth.	5	222-226	P	9	390-398	N
46	Total Telephone Numbers (All Segments) Contains the total number of valid Telephone Numbers reported in the Base Segment (Field 36), in the J1 Segment (Field 9) and in the J2 Segment (Field 9). Do not count zero-filled Telephone Numbers.	5	227-231	P	9	399-407	N
47	Reserved Blank fill.	135	232-366	AN	19	408-426	AN