

# Reason Codes

DESCRIPTION	EMPIRICA	EMPIRICA	EMPIRICA	EMPIRICA	EMPIRICA	RPM	HORIZON
		AU	BC	IL	PF		
No Adverse Factor	00	00	00	00	00		00
Amount owed on accounts is too high	01	01	01	01	01		
Level of delinquency on accounts	02	02	02	02	02		02
Proportion of loan balances to loan amounts is too high	03	03	03	03	03		03
Lack of recent installment loan information	04	04	04	04	04		04
Too many accounts with balances	05	05	05	05	05		
Too many consumer finance company accounts	06	06	06	06	06		06
Account payment history is too new to rate	07	07	07	07	07		07
Too many inquiries last 12 months	08	08	08	08	08		08
Too many accounts recently opened	09	09	09	09	09		09
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	10	10	10	10	10		10
Amount owed on revolving accounts is too high	11	11	11	11	11		11
Length of time revolving accounts have been established	12	12	12	12	12		12
Time since delinquency is too recent or unknown	13	13	13	13	13		13
Length of time accounts have been established	14	14	14	14	14		14
Lack of recent bank/national revolving information	15	15	15	15	15		15
Lack of recent revolving account information	16	16	16	16	16		16
No recent non-mortgage balance information	17	17	17	17	17		17
Number of accounts with delinquency	18	18	18	18	18		18
Date of last inquiry too recent	19	19	19	19	19		
Time since derogatory public record or collection is too short	20	20	20	20	20		20
Amount past due on accounts	21	21	21	21	21		21
Serious delinquency, derogatory public record or collection filed	22T	22T	22T	22T	22T		
Number of bank or national revolving accounts with balances							23
No recent revolving balances	24	24	24	24	24		24
Number of bank/national revolving or other revolving accounts	26*	26*	26	26	26*		26
Too few accounts currently paid as agreed	27	27	27	27	27		27
Number of established accounts	28	28	28	28	28		28
No recent bank/national revolving balances	29	29	29	29	29		29
Time since most recent account opening is too short	30	30	30	30	30		
Amount owed on delinquent accounts	31*	31	31*	31	31		31
Payments due on accounts	36*	36*	36*	36*	36*		36
Serious delinquency, and public record or collection filed	38	38	38	38	38		38
Serious delinquency	39	39	39	39	39		39
Derogatory public record or collection filed	40	40	40	40	40		40
No recent retail balances	41*	41*	41*	41*	41*		
Length of time since most recent consumer finance company account established	42*	42*	42*	42*	42*		
Lack of recent retail account information	50*	50*	50*	50*	50*	50*	50
Number of active retail accounts						51	51
Number of active bank revolving or national revolving accounts						52	52

(over)

DESCRIPTION	EMPIRICA	EMPIRICA	EMPIRICA	EMPIRICA	EMPIRICA	RPM	HORIZON
	AU	BC	IL	PF			
Lack of recent consumer finance account information						53	
Number of recently opened consumer finance company accounts						54	54
Number of accounts with delinquency						55	
Amount owed on retail accounts	56*	56*	56*	56*	56*	56*	
Time since most recent retail account established						57	57
Length of time accounts have been established						58	
Lack of recent bank revolving account information						59	
No recent bank revolving or national revolving balances						60	
Proportion of balances to credit limits on bank revolving or other revolving accounts						61	
Lack of recent installment loan information						62	
Proportion of loan balances to loan amounts						63	
Lack of recent revolving account information						64	
No recent revolving balances						65	
Amount owed on bank revolving or national revolving accounts						66	66
Amount of bankcard credit extended						67	
Monthly payment due on accounts						68	
Amount owed on revolving accounts						69	69
Level of delinquency on accounts						70	
Lack of prior revenue based on payment pattern history						71	
Number of open installment loans							74
Too many recently opened bank revolving or national revolving accounts							80
Frequency of delinquency							81
No mortgage loans reported							82
Proportion of revolving balances to total balances is too high							83
Amount owed on derogatory public record items							
Too few active accounts							85
Time since most recent revolving account established							86
Amount of credit available on revolving accounts							87
Number of revolving accounts with balances higher than limits							88
Lack of recent auto loan information		97					
Length of time consumer finance company loans have been established	98*				98		
Lack of recent consumer finance company account information					99		99

\* Factor currently not in use.

**Model Alert** message occurs when a credit file contains one or more of the following: previous bankruptcy, derogatory public record, collection activity or a MOP of 7 or higher.

**Model Not Scored: Deceased** message occurs when the subject's Social Security Number matches the Social Security Administration's deceased Social Security Number file, or is reported as deceased

by a credit grantor.

**Model Not Scored: Insufficient Credit** message occurs when a credit file does not contain a tradeline opened for at least 6 months and tradeline updated within the last 6 months.

**T FACTOR 22 is only returned with:** EMPIRICA 95 or EMPIRICA 95 Industry Options.

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