

Common Equifax Factor Codes

Code	Factor Description
1	Amount owed on accounts is too high
2	Level of delinquency on accounts
3	Too few bank revolving accounts
4	Too many bank or national revolving accounts
5	Too many accounts with balances
6	Too many consumer finance company accounts
7	Account payment history is too new to rate
8	Too many recent inquiries last 12 months
9	Too many accounts recently opened
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Too few accounts currently paid as agreed
20	Time since derogatory public record or collection is too short
21	Amount past due on accounts
22	Serious delinquency, derogatory public record or collection filed
23	Number of bank or national revolving accounts with balances
24	No recent revolving balances
25	Length of time installment loans have been established
26	Number of revolving accounts
28	Number of established accounts
30	Time since most recent account opening too short
31	Too few accounts with recent payment information
32	Lack of recent installment loan information
33	Proportion of loan balances to loan amounts is too high
34	Amount owed on delinquent accounts
38	Serious delinquency and public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
98	Lack of recent auto finance loan information
99	Lack of recent consumer finance company account information

Common TransUnion Factor Codes

Code	Factor Description
1	Amount owed on accounts is too high
2	Level of delinquency on accounts
5	Too many accounts with balances
6	Too many consumer finance company accounts
7	Account payment history is too new to rate
8	Too many recent inquiries last 12 months
9	Too many accounts recently opened
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Date of last inquiry too recent
27	Too few accounts currently paid as agreed
20	Time since derogatory public record or collection is too short
21	Amount past due on accounts
22	Serious delinquency, derogatory public record or collection filed
24	No recent revolving balances
26	Number of revolving accounts
28	Number of established accounts
29	No recent bankcard balances
30	Time since most recent account opening too short
4	Lack of recent installment loan information
3	Proportion of loan balances to loan amounts is too high
31	Amount owed on delinquent accounts
38	Serious delinquency and public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
98	Length of time consumer finance company loans have been established
97	Lack of recent auto loan information
99	Lack of recent consumer finance company account information

Common Experian Factor Codes

Code	Factor Description
1	Amount owed on accounts is too high
2	Level of delinquency on accounts
3	Too few bank revolving accounts
4	Too many bank or national revolving accounts
5	Too many accounts with balances
6	Too many consumer finance company accounts
7	Account payment history is too new to rate
8	Too many recent inquiries last 12 months
9	Too many accounts recently opened
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
11	Amount owed on revolving accounts is too high
12	Length of time revolving accounts have been established
13	Time since delinquency is too recent or unknown
14	Length of time accounts have been established
15	Lack of recent bank revolving information
16	Lack of recent revolving account information
17	No recent non-mortgage balance information
18	Number of accounts with delinquency
19	Too few accounts currently paid as agreed
20	Time since derogatory public record or collection is too short
21	Amount past due on accounts
22	Serious delinquency, derogatory public record or collection filed
23	Number of bank or national revolving accounts with balances
24	No recent revolving balances
25	Length of time installment loans have been established
26	Number of revolving accounts
28	Number of established accounts
29	No recent bankcard balances
30	Time since most recent account opening too short
31	Too few accounts with recent payment information
32	Lack of recent installment loan information
33	Proportion of loan balances to loan amounts is too high
34	Amount owed on delinquent accounts
36	Length of time open installment loans have been established
37	Number of consumer finance company accounts established relative to length of consumer finance history
38	Serious delinquency and public record or collection filed
39	Serious delinquency
40	Derogatory public record or collection filed
46	Payments due on accounts
98	Lack of recent auto loan information
99	Lack of recent consumer finance company account information

Common FICO Factor Codes

Code	Factor Description
A3	Amount owed on accounts is too high
D6	Level of delinquency on accounts
R4	Too few bank revolving accounts
T2	Too many bank or national revolving accounts
T1	Too many accounts with balances
T3	Too many consumer finance company accounts
A0	Account payment history is too new to rate
T5	Too many recent inquiries last 12 months
T0	Too many accounts recently opened
P5	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
B5	Amount owed on revolving accounts is too high
J8	Length of time revolving accounts have been established
K0	Time since delinquency is too recent or unknown
J0	Length of time accounts have been established
F5	Lack of recent bank revolving information
G1	Lack of recent revolving account information
G4	No recent non-mortgage balance information
M1	Number of accounts with delinquency
D1	Date of last inquiry too recent
R0	Too few accounts currently paid as agreed
K1	Time since derogatory public record or collection is too short
B6	Amount past due on accounts
M6	Number of bank or national revolving accounts with balances
G6	No recent revolving balances
J4	Length of time installment loans have been established
N6	Number of revolving accounts
N2	Number of established accounts
G3	No recent bankcard balances
K2	Time since most recent account opening too short
R2	Too few accounts with recent payment information
F7	Lack of recent installment loan information
P9	Proportion of loan balances to loan amounts is too high
A6	Amount owed on delinquent accounts
J6	Length of time open installment loans have been established
N0	Number of consumer finance company accounts established relative to length of consumer finance history
D8	Serious delinquency and public record or collection filed
D7	Serious delinquency
D4	Derogatory public record or collection filed
X0	Payments due on accounts
J3	Length of time consumer finance company loans have been established
F3	Lack of recent auto finance loan information
F4	Lack of recent auto loan information
F6	Lack of recent consumer finance company account information

(Alphabetized by factor description)

Factor Description	Equifax	TransUnion	Experian	FICO
Account payment history is too new to rate	7	7	7	A0
Amount owed on accounts is too high	1	1	1	A3
Amount owed on delinquent accounts	34	31	34	A6
Amount owed on revolving accounts is too high	11	11	11	B5
Amount past due on accounts	21	21	21	B6
Date of last inquiry too recent		19		D1
Derogatory public record or collection filed	40	40	40	D4
Lack of recent auto finance loan information	98			F3
Lack of recent auto loan information		97	98	F4
Lack of recent bank revolving information	15	15	15	F5
Lack of recent consumer finance company account information	99	99	99	F6
Lack of recent installment loan information	32	4	32	F7
Lack of recent revolving account information	16	16	16	G1
Length of time accounts have been established	14	14	14	J0
Length of time consumer finance company loans have been established		98		J3
Length of time installment loans have been established	25		25	J4
Length of time open installment loans have been established			36	J6
Length of time revolving accounts have been established	12	12	12	J8
Level of delinquency on accounts	2	2	2	D6
No recent bankcard balances		29	29	G3
No recent non-mortgage balance information	17	17	17	G4
No recent revolving balances	24	24	24	G6
Number of accounts with delinquency	18	18	18	M1
Number of bank or national revolving accounts with balances	23		23	M6
Number of consumer finance company accounts established relative to length of consumer finance history			37	N0
Number of established accounts	28	28	28	N2
Number of revolving accounts	26	26	26	N6
Payments due on accounts			46	X0
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	10	10	10	P5
Proportion of loan balances to loan amounts is too high	33	3	33	P9
Serious delinquency	39	39	39	D7
Serious delinquency and public record or collection filed	38	38	38	D8
Serious delinquency, derogatory public record or collection filed	22	22	22	
Time since delinquency is too recent or unknown	13	13	13	K0
Time since derogatory public record or collection is too short	20	20	20	K1
Time since most recent account opening too short	30	30	30	K2
Too few accounts currently paid as agreed	19	27	19	R0
Too few accounts with recent payment information	31		31	R2
Too few bank revolving accounts	3		3	R4
Too many accounts recently opened	9	9	9	T0
Too many accounts with balances	5	5	5	T1
Too many bank or national revolving accounts	4		4	T2
Too many consumer finance company accounts	6	6	6	T3
Too many recent inquiries last 12 months	8	8	8	T5

(Alphabetized by code)

Factor Description	Equifax	TransUnion	Experian	FICO
Amount owed on accounts is too high	1	1	1	A3
Level of delinquency on accounts	2	2	2	D6
Too few bank revolving accounts	3		3	R4
Too many bank or national revolving accounts	4		4	T2
Too many accounts with balances	5	5	5	T1
Too many consumer finance company accounts	6	6	6	T3
Account payment history is too new to rate	7	7	7	A0
Too many recent inquiries last 12 months	8	8	8	T5
Too many accounts recently opened	9	9	9	T0
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	10	10	10	P5
Amount owed on revolving accounts is too high	11	11	11	B5
Length of time revolving accounts have been established	12	12	12	J8
Time since delinquency is too recent or unknown	13	13	13	K0
Length of time accounts have been established	14	14	14	J0
Lack of recent bank revolving information	15	15	15	F5
Lack of recent revolving account information	16	16	16	G1
No recent non-mortgage balance information	17	17	17	G4
Number of accounts with delinquency	18	18	18	M1
Date of last inquiry too recent		19		D1
Too few accounts currently paid as agreed	19	27	19	R0
Time since derogatory public record or collection is too short	20	20	20	K1
Amount past due on accounts	21	21	21	B6
Serious delinquency, derogatory public record or collection filed	22	22	22	
Number of bank or national revolving accounts with balances	23		23	M6
No recent revolving balances	24	24	24	G6
Length of time installment loans have been established	25		25	J4
Number of revolving accounts	26	26	26	N6
Number of established accounts	28	28	28	N2
No recent bankcard balances		29	29	G3
Time since most recent account opening too short	30	30	30	K2
Too few accounts with recent payment information	31		31	R2
Lack of recent installment loan information	32	4	32	F7
Proportion of loan balances to loan amounts is too high	33	3	33	P9
Amount owed on delinquent accounts	34	31	34	A6
Length of time open installment loans have been established			36	J6
Number of consumer finance company accounts established relative to length of consumer finance history			37	N0
Serious delinquency and public record or collection filed	38	38	38	D8
Serious delinquency	39	39	39	D7
Derogatory public record or collection filed	40	40	40	D4
Payments due on accounts			46	X0
Length of time consumer finance company loans have been established		98		J3
Lack of recent auto finance loan information	98			F3
Lack of recent auto loan information		97	98	F4
Lack of recent consumer finance company account information	99	99	99	F6