Glossary for the History Grid

This glossary is for interpreting data in the history grid of the Credit Report from Experian.

Display

This is a sample of how trades display:

Account condition and payment status	OPEN	CUR WAS 30
Account condition only		COLL ACCT
Two account conditions	PAID	COLL ACCT

Delinquency counters

30/60/90 +/DEROG

30 = Number of times 30 days delinquent

60 = Number of times 60 days delinquent

90 = Number of times 90+ days delinquent

DEROG = Number of times derogatory
(greater than 180 days delinquent)

Terms frequency

D = Deferred

P = Single-payment loan

W = Weekly

B = Biweekly

E = Semimonthly

L = Bimonthly

Q = Quarterly

T = Triannually

S = Semiannually

Y = Annually

Payment account type

A = Actual

25-month payment history

C = Current

1 = 30 days past due date

2 = 60 days past due date

3 = 90 days past due date

4 = 120 days past due date

5 = 150 days past due date

6 = 180 days or more past due date

7 = 69, D, H, Y

8 = 42, 87, 89, 94, 95, 96

9 = 66, 67, 86, 88, 91, 92, 93, 97, A, B, C, E, F, G, V, W, X

0 = Current with zero balance reported on tape

- = No history reported that month

B = Account condition change/Payment code is not applicable

G = Collection

H = Foreclosure

J = Voluntary surrender

K = Repossession

L = Charge-off