

Definitions of Triggers for Portfolio Management

Trigger	Description
PUBLIC RECORD BANKRUPTCY (Risk)	
BK 7 Petitioned	When a consumer petitions for a Chapter 7 Bankruptcy, but a judge has not yet ruled that the bankruptcy can proceed.
BK 11 Petitioned	When a consumer petitions for a Chapter 11 Bankruptcy, but a judge has not yet ruled that the bankruptcy can proceed.
BK 12 Petitioned	When a consumer petitions for a Chapter 12 Bankruptcy, but a judge has not yet ruled that the bankruptcy can proceed.
BK 13 Petitioned	When a consumer petitions for a Chapter 13 Bankruptcy, but a judge has not yet ruled that the bankruptcy can proceed.
BK 7 Discharged	When a consumer is granted by court to have his/her debts discharged via Chapter 7 Bankruptcy. The debtor's assets are sold off (liquidated) and the proceeds are equitably distributed among the creditors.
BK 11 Discharged	When a consumer is granted by court to have his/her debts discharged via Chapter 11 Bankruptcy.
BK 12 Discharged	When a consumer is granted by court to have his/her debts discharged via Chapter 12 Bankruptcy.
BK 13 Discharged	When a consumer is granted by court to have his/her debts discharged via Chapter 13 Bankruptcy. All the consumer's payments have been made in full and on time.
BK 7 Dismissed	When a consumer's Chapter Bankruptcy 7 is deemed void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
BK 11 Dismissed	When a consumer's Chapter Bankruptcy 11 is deemed void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
BK 12 Dismissed	When a consumer's Chapter Bankruptcy 12 is deemed void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
BK 13 Dismissed	When a consumer's Chapter Bankruptcy 13 is deemed void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
Notes:	Public Record Bankruptcy: Record reported from county, state or federal court. Chapter 7 Bankruptcy: Chapter of the Bankruptcy Code that provides for court administered liquidation of the assets of a financially troubled individual or business. Chapter 11 Bankruptcy: Chapter of the Bankruptcy Code that is usually

	used for the reorganization of a financially troubled business. Used as an alternative to liquidation under Chapter 7. The U.S. Supreme Court has held that an individual may also use Chapter 11. Chapter 12 Bankruptcy: Chapter of the Bankruptcy Code adopted to address the financial crisis of the nation's farming community. Cases under this chapter are administered like Chapter 11 cases, but with special protections to meet the special conditions of family farm operations. Chapter 13 Bankruptcy: Chapter of the Bankruptcy Code in which debtors repay debts according to a plan accepted by the debtor, the creditors and the court. Plan payments usually come from the debtor's future income and are paid to creditors through the court system and the bankruptcy trustee.
TRADELINE BANKRUPTCY (Risk)	
Debt included/discharged – Chapter 7, 11, or 12	When a data furnisher reports that debt on the reported tradeline has been discharged via Chapter 7, 11, or 12
Debt Repayment plan administered by a court appointed trustee (1A)	When a data furnisher reports that a debt repayment plan has been administered by a court appointed trustee.
Petition - Chapter 7	When a data furnisher reports that the consumer has filed for Chapter 7 bankruptcy
Petition - Chapter 11	When a data furnisher reports that the consumer has filed for Chapter 11 bankruptcy
Petition - Chapter 12	When a data furnisher reports that the consumer has filed for Chapter 12 bankruptcy
Petition - Chapter 13	When a data furnisher reports that the consumer has filed for Chapter 13 bankruptcy
Discharged - Chapter 7	When a data furnisher reports that a court has released a debtor from most of his debts on the reported tradeline via Chapter 7 Bankruptcy.
Discharged - Chapter 11	When a data furnisher reports that a court has released a debtor from most of his debts on the reported tradeline via Chapter 11 Bankruptcy.
Discharged - Chapter 12	When a data furnisher reports that a court has released a debtor from most of his debts on the reported tradeline via Chapter 12 Bankruptcy.
Discharged - Chapter 13	When a data furnisher reports that a court has released a debtor from most of his debts on the reported tradeline via Chapter 13 Bankruptcy.
Bankruptcy Undesignated Chapter (Discharged) (Z)	When a data furnisher reports that a court has released a debtor from most of his debts on the reported tradeline via Undesignated Bankruptcy Chapter
Dismissed – Chapter 7	When a data furnisher reports that a court has deemed the Chapter 7 Bankruptcy void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
Dismissed – Chapter 11	When a data furnisher reports that a court has deemed the Chapter 11 Bankruptcy void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
Dismissed – Chapter 12	When a data furnisher reports that a court has deemed the Chapter 12 Bankruptcy void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
Dismissed – Chapter 13	When a data furnisher reports that a court has deemed the Chapter 13 Bankruptcy void due to the consumer not making his/her payments and/or not complying with bankruptcy rules and regulations.
Withdrawn – Chapter 7	When a data furnisher reports that the debtor has withdrawn from his/her Bankruptcy 7 Petition.

Withdrawn – Chapter 11	When a data furnisher reports that the debtor has withdrawn from his/her Bankruptcy 11 Petition.
Withdrawn – Chapter 12	When a data furnisher reports that the debtor has withdrawn from his/her Bankruptcy 12 Petition.
Withdrawn – Chapter 13	When a data furnisher reports that the debtor has withdrawn from his/her Bankruptcy 13 Petition.
Notes:	Tradeline Bankruptcy: Client reported at the tradeline level to indicate that the account was included in a bankruptcy filing.
MAJOR DEROGS (Risk)	
Grid Code 8 (Bank Adj., Deed in Lieu, Bank Liq.)	When the Data Furnisher reports that the consumer's account/tradeline is in a Bank Adj., Deed in Lieu, or a Bank Liquidation status. (Note: A deed in lieu is when a consumer deeds property back to the lender to avoid foreclosure).
Grid Code 9 (Gov. Claim, Ins Claim)	When the Data Furnisher reports that the consumer's account/tradeline is in Government or Insurance Claim status
Grid Code H (Foreclosure)	When a Data Furnisher has reported that the consumer's account/tradeline is in Foreclosure status.
Grid Code J (Voluntary Surrender)	When a Data Furnisher reports that the consumer's account/tradeline is in a Voluntary Surrender status.
Grid Code K (Repossession)	When a creditor reports that creditor's taking possession of property pledged as collateral on a loan contract on which a borrower has fallen significantly behind in payments.
Grid Code L (Charge-off)	When a data furnisher reports that it has transferred the consumer's account/tradeline to a category such as "bad debt" or "loss" because it is deemed uncollectible. The accounts are no longer considered part of a company's receivable or profit picture.
Grid Code G (Collections)	When a data furnisher reports that it has transferred the consumer's account/tradeline to a "Collection" status. The accounts are no longer considered part of a company's receivable or profit picture.
Grid Code 6 (180 Days Delinquent)	When a data furnisher reports that a consumer's account/tradeline is presently 180 days delinquent.
Grid Code 5 (150 Days Delinquent)	When a data furnisher reports that a consumer's account/tradeline is presently 150 days delinquent.
Grid Code 4 (120 Days Delinquent)	When a data furnisher reports that a consumer's account/tradeline is presently 120 days delinquent.

Trigger	Description
30/60/90 DAY PAST DUE TRIGGERS (Risk)	
Grid Code 3 (90 Days Delinquent)	When a data furnisher reports that a consumer's account/tradeline is presently 90 days delinquent.
Grid Code 2 (60 Days Delinquent)	When a data furnisher reports that a consumer's account/tradeline is presently 60 days delinquent.
Grid Code 1 (30 Days Past Due)	When a data furnisher reports that a consumer's account/tradeline is presently 30 days delinquent.
MISCELLANEOUS TRIGGERS	
Skip – cannot locate	When a data furnisher reports that it cannot locate the consumer
Bank/Credit Card Over Credit Limit	When a data furnisher reports that the consumer's card balance is greater than or equal to the credit limit. The prior trade condition must have a balance less than the credit limit.
Different Address Trigger - unconfirmed	Trigger notice generated when one subscriber reports, as part of their update transactions, an address different than the address on the credit report for that individual.
Different Address Trigger - confirmed	Trigger notice generated when two subscribers report, as part of their update transactions, an address different than the address on the credit report for that individual.
Initial Security/Active Duty Alert Trigger	When the consumer has a security alert (i.e: identity theft, fraud) reported on his/her file.
Lost Stolen Credit Card Trigger	When a data furnisher reports when a consumer claims to have his/her credit card stolen.
Settlement Trigger	When the consumer has reached an agreement with a lender to repay only part of the original debt
Deceased Social Trigger	The social security number supplied by the client on their monitored consumer list, is showing as retired on the Social Security Administrations Retired Social file.
Deceased Trade Trigger	When a data furnisher reports that the consumer has deceased
High Revolving Utilization Single trade customizable between 75%-99%	Any one revolving tradeline where the balance is 75% to 99% utilized against the available credit line (customizable between 75% and 99%). This is a high volume trigger.
High Bankcard Utilization Single trade customizable between 75%-99%	Any one bank card tradeline where the balance is 75% to 99% utilized against the available credit line (customizable between 75% and 99%). This is a high volume trigger, and a subset of the High Revolving Utilization trigger. Any consumer triggering on this High Bankcard Utilization will also trigger on the High Revolving Utilization.
Closed at credit grantor's request	Account closed at credit grantor's request.
MORTGAGE ONLY TRIGGERS	
AC – Paying under a partial or modified payment agreement	When a data furnisher reports that a consumer is paying his/her mortgage loan under a partial or modified payment agreement.
CN – Loan modified under a federal government plan	When a data furnisher reports that a consumer's mortgage loan is modified under a federal government plan.

CJ – Credit line no longer available - in repayment phase	When a data furnisher reports that a consumer's credit line is no longer available and in repayment phase.
CK – Credit line reduced due to collateral depreciation	When a data furnisher reports that a consumer's credit line is reduced due to collateral depreciation.
CL – Credit line suspended due to collateral depreciation	When a data furnisher reports that a consumer's credit line is suspended due to collateral depreciation.
CM – Collateral released by creditor/balance owing	When a data furnisher reports that a consumer's collateral is released by creditor/balance owing.
CO – Loan modified NOT under a federal government plan	When a data furnisher reports that a consumer's loan is modified not under a federal government plan.
SPECIAL COMMENT CODE TRIGGERS	
AW – Affected by natural disaster or declared disaster	A data furnisher has reported that the consumer has been affected by a natural disaster or declared disaster.
CP – Account in forbearance	A data furnisher has reported that the consumer's account is now in forbearance.
BT – Principal deferred/interest payment only	A data furnisher has reported that the consumer is now paying interest only, and their principal payments are deferred.
NEW TRADE TRIGGERS (Retention)	<i>Note: New accounts are defined as having an open date within the last 180 days for mortgage accounts, and 120 days for all other accounts.</i>
New Bank/Credit Card	When a data furnisher reports that a consumer has opened a new Bank/Credit Card account/tradeline. This trade needs to have a balance greater than or equal to zero in order for a trigger to generate.
New Retail Loan	When a data furnisher reports that a consumer has opened a new Retail Loan account/tradeline. This trade needs to have a balance greater than or equal to zero in order for a trigger to generate.
New Student Loan	When a data furnisher reports that a consumer has opened a new Student Loan account/tradeline. This trade needs to have a balance greater than zero in order for a trigger to generate.
New Home Equity Loan	When a data furnisher reports that a consumer has opened a new Home Equity account/tradeline. This trade needs to have a balance greater than or equal to zero in order for a trigger to generate.
New Mortgage Loan	When a data furnisher reports that a consumer has opened a new Mortgage account/tradeline. This trade needs to have a balance greater than zero in order for a trigger to generate.
New Business Loan	When a data furnisher reports that a consumer has opened a new Business Loan account/tradeline. This trade needs to have a balance greater than zero in order for a trigger to generate.
New Installment Loan	When a data furnisher reports that a consumer has opened a new Installment Loan account/tradeline. This trade needs to have a balance greater than zero in order for a trigger to generate.
New Recreational Loan	When a data furnisher reports that a consumer has opened a Recreational Loan account/tradeline. This trade needs to have a balance greater than zero in order for a trigger to generate.
New Auto Loan	When a data furnisher reports that a consumer has opened a Auto Loan account/tradeline. This trade needs to have a balance greater than or equal to zero in order for a trigger to generate.

New Lease	When a data furnisher reports that a consumer has opened a new Lease account/tradeline. This trade needs to have a balance greater than or equal to zero in order for a trigger to generate.
INQUIRY TRIGGERS (Retention)	
Bank/Credit Card Inquiry	When the consumer applies for a Bank/Credit Card and authorizes the lender to request a copy of his/her credit report for that purpose.
Retail Loan Inquiry	When the consumer applies for a Retail Loan and authorizes the lender to request a copy of his/her credit report
Student Loan Inquiry	When the consumer applies for a Student Loan and authorizes the lender to request a copy of his/her credit report
Home Equity Inquiry	When the consumer applies for a Home Equity Loan and authorizes the lender to request a copy of his/her credit report.
Mortgage Inquiry	When the consumer applies for a Mortgage and authorizes the lender to request a copy of his/her credit report.
Business Loan Inquiry	When the consumer applies for a Business Loan and authorizes the lender to request a copy of his/her credit report
Installment Inquiry	When the consumer applies for an Installment Loan and authorizes the lender to request a copy of his/her credit report
Recreational Merchandise Inquiry	When the consumer applies for a loan for Recreational Merchandise and authorizes the lender to request a copy of his/her credit report
Auto Inquiry	When the consumer applies for an Auto Loan and authorizes the lender to request a copy of his/her credit report
Lease Inquiry	When the consumer applies for a Lease Agreement and authorizes the lender to request a copy of his/her credit report
Rental Inquiry	When the consumer applies for a Rental Loan and authorizes the lender to request a copy of his/her credit report
Utility Inquiry	When the consumer applies for a new telephone, energy, cable service and authorizes the lender to request a copy of his/her credit report.
Credit Card Processor Inquiry	When the consumer applies for a Credit Card processor and authorizes the lender to request a copy of his/her credit report.

POSITIVE TRIGGERS	
Paid, was delinquent	Consumer's account reported as paid from being delinquent. This change is captured by comparing the data furnisher's prior update with its most recent update.
Paid, was Foreclosure	Consumer's account reported as paid from being in foreclosure.
Paid, was foreclosure started	Consumer's account reported as paid after foreclosure was started.
Paid, was repossession	Consumer's account reported as paid from being in repossession.
Paid collection	Consumer's account reported as paid from being in collections.
Paid charge off	Consumer's account reported as paid after a charge off.
Paid voluntary surrender	Consumer's account reported as paid after a voluntary surrender.
Paid loan (output Acct Type)	Consumer paid loan. Experian is to provide the account type so the lender or client can identify which type of account was paid off. Client or lender also has the option of creating a custom trigger if needed to just hone in on one or two account types.
Refinance	Credit grantor reports that the consumer refinanced his/her loan.
Current, was 30, 60, 90, 120, 150, 180 days past due	Consumer's account reported as current from being delinquent for 30-180 days.
Current, was foreclosure	Consumer's account reported as current from being in foreclosure.
Current, foreclosure was started	Consumer's account reported as current after foreclosure was started.
Current, was collection	Consumer's account reported as current from being in collections.
Charge off, now paying	Consumer's is now paying his/her charge off.
Redeemed, was repossession	Consumer's account reported as redeemed from being in repossession.
Now 30 days past due, but was 60-180 days past due	Consumer's account improving in delinquency. Account is now 30 days past due, but was 60-180 days past due.
Now 60 days past due, but was 90-180 days past due	Consumer's account improving in delinquency. Account is now 60 days past due, but was 90-180 days past due.
Now 90 days past due, but was 120-180 days past due	Consumer's account improving in delinquency. Account is now 90 days past due, but was 120-180 days past due.
Closed at consumer's request (DTC programs only)	Account closed by consumer. Direct to consumer use only.
Closed was delinquent	Consumer's account reported as closed from being delinquent.
Closed was Foreclosure	Consumer's account reported as closed from being in foreclosure.
Closed was Foreclosure Proceedings Started	Consumer's account reported as closed after foreclosure proceedings started.
Closed was Repossession	Consumer's account reported as closed from being in repossession.
Closed was Collection	Consumer's account reported as closed from being in collections.
Closed was Charge off	Consumer's account reported as closed after a charge off.
Closed was Voluntary Surrender	Consumer's account reported as closed after a voluntary surrender.

Credit Limit, Utilization, and Balance (CLUB) TRIGGERS	<i>Note: CLUB triggers are based on a number of different rules, including but not limited to timing of data reported on file and whether or not information is displayable and disputable on a credit report. As such, certain updates will not always result in a Credit Limit, Utilization, and Balance change notice. In addition, the Balance, Credit Limit, and Utilization % change is measured from one update to the next. If two updates occur within (21 days) the same month, a trigger may not be generated.</i>
Balance increase on Bankcard	When a data furnisher reports that a consumer has a Balance Increase on his/her Bankcard. Minimum balance change is \$500 for a trigger to occur.
Balance increase on Retail card	When a data furnisher reports that a consumer has a Balance Increase on his/her Retail card. Minimum balance change is \$500 for a trigger to occur.
Balance increase on unsecured line of credit	When a data furnisher reports that a consumer has a Balance Increase on his/her Unsecured Line of Credit. Minimum balance change is \$500 for a trigger to occur.
Balance increase on Secondary Mortgage	When a data furnisher reports that a consumer has a Balance Increase on his/her Secondary Mortgage. Minimum balance change is \$500 for a trigger to occur.
Balance increase on Home Equity	When a data furnisher reports that a consumer has a Balance Increase on his/her Home Equity. Minimum balance change is \$500 for a trigger to occur.
Balance increase on First Mortgage	When a data furnisher reports that a consumer has a Balance Increase on his/her First Mortgage. Minimum balance change is \$500 for a trigger to occur.
Balance increase on Auto Loan	When a data furnisher reports that a consumer has a Balance Increase on his/her Auto Loan. Minimum balance change is \$500 for a trigger to occur.
Balance increase on Student Loan	When a data furnisher reports that a consumer has a Balance Increase on his/her Student Loan. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Bankcard	When a data furnisher reports that a consumer has a Balance Decrease on his/her Bankcard. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Retail card	When a data furnisher reports that a consumer has a Balance Decrease on his/her Retail card. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Unsecured Line of Credit	When a data furnisher reports that a consumer has a Balance Decrease on his/her Unsecured Line of Credit. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Secondary Mortgage	When a data furnisher reports that a consumer has a Balance Decrease on his/her Secondary Mortgage. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Home Equity	When a data furnisher reports that a consumer has a Balance Decrease on his/her Home Equity. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on First Mortgage	When a data furnisher reports that a consumer has a Balance Decrease on his/her First Mortgage. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Auto Loan	When a data furnisher reports that a consumer has a Balance Decrease on his/her Auto Loan. Minimum balance change is \$500 for a trigger to occur.
Balance decrease on Student Loan	When a data furnisher reports that a consumer has a Balance Decrease on his/her Student Loan. Minimum balance change is \$500 for a trigger to occur.
Credit limit increase on Bankcard	When a data furnisher reports that a consumer has a credit limit increase on his/her Bankcard. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit increase on Retail	When a data furnisher reports that a consumer has a credit limit increase on his/her Retail card. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit increase on Unsecured Line of Credit	When a data furnisher reports that a consumer has a credit limit increase on his/her Unsecured Line of Credit. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan increase on Secondary Mortgage	When a data furnisher reports that a consumer has a credit loan increase on his/her Secondary Mortgage. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit increase on Home Equity	When a data furnisher reports that a consumer has a credit limit increase on his/her Home Equity. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan increase on First Mortgage	When a data furnisher reports that a consumer has a credit loan increase on his/her First Mortgage. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan increase on Auto	When a data furnisher reports that a consumer has a credit loan increase on his/her

Loan	Auto Loan. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan increase on Student Loan	When a data furnisher reports that a consumer has a credit loan increase on his/her Student Loan. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit decrease on Bankcard	When a data furnisher reports that a consumer has a credit limit decrease on his/her Bankcard. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit decrease on Retail	When a data furnisher reports that a consumer has a credit limit decrease on his/her Retail card. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit decrease on Unsecured Line of Credit	When a data furnisher reports that a consumer has a credit limit decrease on his/her Unsecured Line of Credit. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan decrease on Secondary Mortgage	When a data furnisher reports that a consumer has a credit loan decrease on his/her Secondary Mortgage. Minimum credit limit change is \$100 for a trigger to occur.
Credit limit decrease on Home Equity	When a data furnisher reports that a consumer has a credit limit decrease on his/her Home Equity. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan decrease on First Mortgage	When a data furnisher reports that a consumer has a credit loan decrease on his/her First Mortgage. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan decrease on Auto Loan	When a data furnisher reports that a consumer has a credit loan decrease on his/her Auto Loan. Minimum credit limit change is \$100 for a trigger to occur.
Credit loan decrease on Student Loan	When a data furnisher reports that a consumer has a credit loan decrease on his/her Student Loan. Minimum credit limit change is \$100 for a trigger to occur.
Utilization increase on Bankcard	When Experian calculates that a consumer has a utilization increase on his/her Bankcard based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Retail	When Experian calculates that a consumer has a utilization increase on his/her Retail card based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Unsecured Line of Credit	When Experian calculates that a consumer has a utilization increase on his/her Unsecured line of credit based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Secondary Mortgage	When Experian calculates that a consumer has a utilization increase on his/her secondary mortgage based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Home Equity	When Experian calculates that a consumer has a utilization increase on his/her Home equity based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on First Mortgage	When Experian calculates that a consumer has a utilization increase on his/her First mortgage based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Auto Loan	When Experian calculates that a consumer has a utilization increase on his/her Auto loan based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization increase on Student Loan	When Experian calculates that a consumer has a utilization increase on his/her Student loan based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Bankcard	When Experian calculates that a consumer has a utilization decrease on his/her Bankcard based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Retail	When Experian calculates that a consumer has a utilization decrease on his/her Retail card based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Unsecured Line of Credit	When Experian calculates that a consumer has a utilization decrease on his/her Unsecured line of credit based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Secondary Mortgage	When Experian calculates that a consumer has a utilization decrease on his/her Secondary mortgage based off of reported balances and credit limits. Minimum

	utilization change of 5% for a trigger to occur.
Utilization decrease on Home Equity	When Experian calculates that a consumer has a utilization decrease on his/her Home equity based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on First Mortgage	When Experian calculates that a consumer has a utilization decrease on his/her First mortgage based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Auto Loan	When Experian calculates that a consumer has a utilization decrease on his/her Auto loan based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.
Utilization decrease on Student Loan	When Experian calculates that a consumer has a utilization decrease on his/her Student loan based off of reported balances and credit limits. Minimum utilization change of 5% for a trigger to occur.

DORMANT ACCOUNT TRIGGERS	
Dormant Bankcard	When a data furnisher reports that a consumer's bankcard has any balance greater than zero after being dormant. An account/trade would be defined as dormant if it had a zero balance for a period of six consecutive months. An account that has a balance is not considered dormant. Account/trade must also be current for 6 months, and the current grid must be a "C" (current with a balance)
Dormant Retail	When a data furnisher reports that a consumer's retail card has any balance greater than zero after being dormant. An account/trade would be defined as dormant if it has a zero balance for a period of six consecutive months. An account that has a balance is not considered dormant. Account/trade must also be current for 6 months, and the current grid must be a "C" (current with a balance)
Dormant Unsecured Line of Credit	When a data furnisher reports that a consumer's unsecured line of credit has any balance greater than zero after being dormant. An account/trade would be defined as dormant if it has a zero balance for a period of six consecutive months. An account that has a balance is not considered dormant. Account/trade must also be current for 6 months, and the current grid must be a "C" (current with a balance)
Dormant Home Equity/Secured Line of Credit	When a data furnisher reports that a consumer's home equity/secured line of credit has any balance greater than zero after being dormant. An account/trade would be defined as dormant if it has a zero balance for a period of six consecutive months. An account that has a balance is not considered dormant. Account/trade must also be current for 6 months, and the current grid must be a "C" (current with a balance)