FICO ADVERSE ACTION CODES

CODE	DESCRIPTION
000	No Adverse Factor
001	Amount owed on accounts is too high
002	Level of delinquency on accounts
003	Proportion of loan balances to loan amounts is too high
004	Lack of recent installment loan information
005	Too many accounts with balances
006	Too many consumer finance company accounts
007	Account payment history is too new to rate
008	Too many inquiries in the last 12 months
009	Too many accounts recently opened
010	Proportion of balances to credit limits is too high on revolving accounts
011	Amount owed on revolving accounts is too high
012	Length of time revolving accounts have been established
013	Time since delinquency is too recent or unknown
014	Length of time accounts have been established
015	Lack of recent bank revolving information
016	Lack of recent revolving account information
017	No recent non-mortgage balance information
018	Number of accounts with delinquency
019	Date of last inquiry too recent
020	Length of time since derogatory public record or collection is to short
021	Amount past due on accounts
022	Serious delinquency, derogatory public record or collection filed
024	No recent revolving balances
026	Number of bank revolving or other revolving balances
027	Too few accounts currently paid as agreed
028	Number of established accounts
029	No recent bankcard balances
030	Time since most recent account opening is too short
031	Amount owed on delinquent accounts
036	Payments due on accounts
038	Serious delinquency, and public record or collection filed
039	Serious delinquency
040	Derogatory public record or collection filed
041	No recent retail balances
042	Length of time since most recent consumer finance company account established
050	Lack of recent retail account information
056	Amount owed on retail accounts
97	Lack of recent auto loan information (applies to Empirica Auto Enhanced only)

MODEL NOT SCORED: DECEASED
Message occurs when the subject's Social Security Number matches the Social Security Administration's deceased file, or is reported 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 six months AND a tradeline updated within the last six months.