<table>
<thead>
<tr>
<th>Story</th>
<th>Values</th>
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<tbody>
<tr>
<td>Apartment Rental</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Applied (or re-applied)&lt;br&gt;Acquired&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Application denied&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
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<tr>
<td>Auto Insurance</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Applied (or re-applied)&lt;br&gt;Acquired&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Application denied&lt;br&gt;Client cancelled policy&lt;br&gt;Issuer cancelled policy&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Auto-Title Loan</td>
<td>Discussed pros/cons&lt;br&gt;Applied (or re-applied)&lt;br&gt;Payment plan approved&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Application denied&lt;br&gt;Account/loan settled – paid in full&lt;br&gt;Account/loan settled – negotiated settlement&lt;br&gt;Debt discharged by bankruptcy&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Bankruptcy (Chapter 7)</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Filed&lt;br&gt;Approved (or re-approved)&lt;br&gt;Application denied&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
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<tr>
<td>Bankruptcy (Chapter 11)</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Filed&lt;br&gt;Approved (or re-approved)&lt;br&gt;Application denied&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
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<tr>
<td>Bankruptcy (Chapter 13)</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Filed&lt;br&gt;Payment plan approved&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Plan completed (debt discharged)&lt;br&gt;Petition converted to Chapter 7&lt;br&gt;Application denied&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
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<tr>
<td>Status</td>
<td>Description</td>
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<tr>
<td>Car Purchase (cash)</td>
<td>Discussed pros/cons, Referred to provider(s), Acquired, Decided not to pursue, Other</td>
</tr>
<tr>
<td>Car Purchase (loan)</td>
<td>Discussed pros/cons, Referred to provider(s), Applied (or re-applied), Approved (or re-approved), Payment plan approved, Payments current, Payments not current, Application denied, Account/loan settled – paid in full, Account/loan settled – negotiated settlement, Debt discharged by bankruptcy, Decided not to pursue, Other</td>
</tr>
<tr>
<td>Certificate of Deposit</td>
<td>Discussed pros/cons, Referred to provider(s), Opened, Withdraw upon maturity, Completed - early withdrawal, Decided not to pursue, Other</td>
</tr>
<tr>
<td>Checking Account</td>
<td>Discussed pros/cons, Referred to provider(s), Applied (or re-applied), Opened, Using account – no fees charged, Fees charged, Payment plan approved, Payments current, Payments not current, Application denied, Client closed account, Financial institution closed account, Account/loan settled – paid in full, Account/loan settled – negotiated settlement, Decided not to pursue, Other</td>
</tr>
<tr>
<td>ChexSystems Error</td>
<td>Referred to provider(s), Initiated/continued dispute, Error/claims successfully disputed, Requested removal, Record removed, Error/claims not successfully disputed, Decided not to pursue, Other</td>
</tr>
<tr>
<td>Child Support (for Petitioner)</td>
<td>Discussed pros/cons, Referred to provider(s), Filed, Approved (or re-approved), Application denied, Decided not to pursue, Other</td>
</tr>
</tbody>
</table>
| Credit Builder Loan (with match) | Discussed pros/cons  
| Applied (or re-applied)  
| Approved (or re-approved)  
| Payments current  
| Payments not current  
| Application denied  
| Account/loan settled – paid in full  
| Account/loan settled – negotiated settlement  
| Decided not to pursue  
| Other  
| Credit Builder Loan (without match) | Discussed pros/cons  
| Applied (or re-applied)  
| Approved (or re-approved)  
| Payments current  
| Payments not current  
| Application denied  
| Account/loan settled – paid in full  
| Account/loan settled – negotiated settlement  
| Decided not to pursue  
| Other  
| Credit Card (includes store cards) | Discussed pros/cons  
| Applied (or re-applied)  
| Approved (or re-approved)  
| Payment plan approved  
| Payments current  
| Payments not current  
| Application denied  
| Account/loan settled – paid in full  
| Account/loan settled – negotiated settlement  
| Debt discharged by bankruptcy  
| Decided not to pursue  
| Other  
| Credit Report Error | Referred to provider(s)  
| Initiated/continued dispute  
| Error/claims successfully disputed  
| Error/claims not successfully disputed  
| Record/charge is accurate  
| Decided not to pursue  
| Other  
| Debt Consolidation Loan | Discussed pros/cons  
| Applied (or re-applied)  
| Approved (or re-approved)  
| Payment plan approved  
| Payments current  
| Payments not current  
| Application denied  
| Account/loan settled – paid in full  
| Account/loan settled – negotiated settlement  
| Debt discharged by bankruptcy  
| Decided not to pursue  
| Other |
| Debt Consolidation Program | Discussed pros/cons  
Referred to provider(s) 
Applied (or re-applied) 
Approved (or re-approved) 
Payment plan approved 
Payments current 
Payments not current 
Did not complete program 
Successfully completed program 
Decided not to pursue 
Other |
|---------------------------|--------------------------------------------------|
| Delinquent Bill           | Accrued 
Referred to provider(s) 
Payment plan approved 
Payments current 
Payments not current 
Account in collection 
Account/loan settled – paid in full 
Account/loan settled – negotiated settlement 
Debt discharged by bankruptcy 
Decided not to pursue 
Other |
| Educational Savings Account| Discussed pros/cons  
Referred to provider(s) 
Open 
Rolled over from other account 
Withdraw upon maturity 
Completed - early withdrawal 
Decided not to pursue 
Other |
| Home Equity Loan (Line of Credit-HELOC) | Discussed pros/cons  
Referred to provider(s) 
Applied (or re-applied) 
Approved (or re-approved) 
Payment plan approved 
Payments current 
Payments not current 
Application denied 
Account/loan settled – paid in full 
Account/loan settled – negotiated settlement 
Refinanced 
Liquidated 
Debt discharged by bankruptcy 
Decided not to pursue 
Other |
<table>
<thead>
<tr>
<th>Service Type</th>
<th>Status Code Key</th>
</tr>
</thead>
</table>
| **Home Loan (purchase/refinancing)** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Approved (or re-approved)  
Payments current  
Payments not current  
Loan in default  
Application denied  
Account/loan settled – paid in full  
Refinanced  
Deed in Lieu  
Pre-foreclosure sale (short sale)  
Pre-foreclosure sale (not a short sale)  
Home foreclosed (outstanding bal. converted to income, resulting in tax liability)  
Decided not to pursue  
Other |
| **Homeowner/Renter Insurance** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Acquired  
Payments current  
Payments not current  
Application denied  
Client cancelled policy  
Issuer cancelled policy  
Decided not to pursue  
Other |
| **Identification Acquisition** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Acquired  
Application denied  
Appealing  
Decided not to pursue  
Other |
| **Identification Error** | Identified  
Referred to provider(s)  
Initiated/continued dispute  
Error/claims successfully disputed  
Error/claims not successfully disputed  
Record/charge is accurate  
Decided not to pursue  
Other |
| **Identity Theft** | Identified  
Referred to provider(s)  
Initiated/continued dispute  
Error/claims successfully disputed  
Error/claims not successfully disputed  
Decided not to pursue  
Other |
| **Individual Development Account** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Opened  
Application denied  
Did not complete program  
Successfully completed program  
Decided not to pursue  
Other |
<table>
<thead>
<tr>
<th>Category</th>
<th>Possible Status Codes</th>
</tr>
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<tbody>
<tr>
<td>Informal Loan</td>
<td>Discussed pros/cons&lt;br&gt;Rendered&lt;br&gt;Payment plan approved&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Account/loan settled – paid in full&lt;br&gt;Account/loan settled – negotiated settlement&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Investment Portfolio (non real estate)</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Purchased asset(s)&lt;br&gt;Liquidated asset(s)&lt;br&gt;Client closed account&lt;br&gt;Financial institution closed account&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Judgment (i.e. child support arrears)</td>
<td>Referred to provider(s)&lt;br&gt;Rendered&lt;br&gt;Payment plan approved&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Appealing&lt;br&gt;Account/loan settled – paid in full&lt;br&gt;Account/loan settled – negotiated settlement&lt;br&gt;Debt discharged by bankruptcy&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Lending Circle</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Applied (or re-applied)&lt;br&gt;Approved (or re-approved)&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Application denied&lt;br&gt;Account/loan settled – paid in full&lt;br&gt;Account/loan settled – negotiated settlement&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Discussed pros/cons&lt;br&gt;Referred to provider(s)&lt;br&gt;Applied (or re-applied)&lt;br&gt;Acquired&lt;br&gt;Payments current&lt;br&gt;Payments not current&lt;br&gt;Application denied&lt;br&gt;Client cancelled policy&lt;br&gt;Issuer cancelled policy&lt;br&gt;Decided not to pursue&lt;br&gt;Other</td>
</tr>
</tbody>
</table>
| **Line of Credit (not HELOC)** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Approved (or re-approved)  
Payment plan approved  
Payments current  
Payments not current  
Application denied  
Account/loan settled – paid in full  
Account/loan settled – negotiated settlement  
Debt discharged by bankruptcy  
Decided not to pursue  
Other |
| **Microenterprise Loan** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Approved (or re-approved)  
Payment plan approved  
Payments current  
Payments not current  
Loan in default  
Application denied  
Account/loan settled – paid in full  
Account/loan settled – negotiated settlement  
Debt discharged by bankruptcy  
Decided not to pursue  
Other |
| **Other Formal Loan** | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Approved (or re-approved)  
Payment plan approved  
Payments current  
Payments not current  
Loan in default  
Application denied  
Account/loan settled – paid in full  
Account/loan settled – negotiated settlement  
Debt discharged by bankruptcy  
Decided not to pursue  
Other |
| **Payday Loan** | Discussed pros/cons  
Applied (or re-applied)  
Approved (or re-approved)  
Payment plan approved  
Payments current  
Payments not current  
Application denied  
Account/loan settled – paid in full  
Account/loan settled – negotiated settlement  
Debt discharged by bankruptcy  
Decided not to pursue  
Other |
<table>
<thead>
<tr>
<th>Service</th>
<th>Discussion Options</th>
<th>Referred to Provider(s)</th>
<th>Applied (or re-applied)</th>
<th>Approved (or re-approved)</th>
<th>Payment Plan Approved</th>
<th>Payments Current</th>
<th>Payments Not Current</th>
<th>Loan in Default</th>
<th>Application Denied</th>
<th>Account/loan Settled – Paid in Full</th>
<th>Account/loan Settled – Negotiated Settlement</th>
<th>Refinanced</th>
<th>Deed in Lieu</th>
<th>Pre-foreclosure Sale (Short Sale)</th>
<th>Pre-foreclosure Sale (Not a Short Sale)</th>
<th>Decided Not to Pursue</th>
<th>Other</th>
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</thead>
<tbody>
<tr>
<td>Property Tax Appeal</td>
<td>Discussion Options</td>
<td>Referred to Provider(s)</td>
<td>Applied (or re-applied)</td>
<td>Approved (or re-approved)</td>
<td>Payment Plan Approved</td>
<td>Payments Current</td>
<td>Payments Not Current</td>
<td>Loan in Default</td>
<td>Application Denied</td>
<td>Account/loan Settled – Paid in Full</td>
<td>Account/loan Settled – Negotiated Settlement</td>
<td>Refinanced</td>
<td>Deed in Lieu</td>
<td>Pre-foreclosure Sale (Short Sale)</td>
<td>Pre-foreclosure Sale (Not a Short Sale)</td>
<td>Decided Not to Pursue</td>
<td>Other</td>
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<tr>
<td>Property Tax Exemption</td>
<td>Discussion Options</td>
<td>Referred to Provider(s)</td>
<td>Applied (or re-applied)</td>
<td>Approved (or re-approved)</td>
<td>Payment Plan Approved</td>
<td>Payments Current</td>
<td>Payments Not Current</td>
<td>Loan in Default</td>
<td>Application Denied</td>
<td>Account/loan Settled – Paid in Full</td>
<td>Account/loan Settled – Negotiated Settlement</td>
<td>Refinanced</td>
<td>Deed in Lieu</td>
<td>Pre-foreclosure Sale (Short Sale)</td>
<td>Pre-foreclosure Sale (Not a Short Sale)</td>
<td>Decided Not to Pursue</td>
<td>Other</td>
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<tr>
<td>Real estate investment (loan)</td>
<td>Discussion Options</td>
<td>Referred to Provider(s)</td>
<td>Applied (or re-applied)</td>
<td>Approved (or re-approved)</td>
<td>Payment Plan Approved</td>
<td>Payments Current</td>
<td>Payments Not Current</td>
<td>Loan in Default</td>
<td>Application Denied</td>
<td>Account/loan Settled – Paid in Full</td>
<td>Account/loan Settled – Negotiated Settlement</td>
<td>Refinanced</td>
<td>Deed in Lieu</td>
<td>Pre-foreclosure Sale (Short Sale)</td>
<td>Pre-foreclosure Sale (Not a Short Sale)</td>
<td>Decided Not to Pursue</td>
<td>Other</td>
</tr>
<tr>
<td>Refund Anticipation Loan</td>
<td>Discussion Options</td>
<td>Referred to Provider(s)</td>
<td>Approved (or re-applied)</td>
<td>Payment Plan Approved</td>
<td>Payments Current</td>
<td>Payments Not Current</td>
<td>Application Denied</td>
<td>Account/loan Settled – Paid in Full</td>
<td>Account/loan Settled – Negotiated Settlement</td>
<td>Debt Discharged by Bankruptcy</td>
<td>Decided Not to Pursue</td>
<td>Other</td>
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<tr>
<td>Rent-to-own Plan</td>
<td>Discussion Options</td>
<td>Referred to Provider(s)</td>
<td>Approved (or re-applied)</td>
<td>Payment Plan Approved</td>
<td>Payments Current</td>
<td>Payments Not Current</td>
<td>Application Denied</td>
<td>Account/loan Settled – Paid in Full</td>
<td>Account/loan Settled – Negotiated Settlement</td>
<td>Plan Terminated by Client</td>
<td>Decided Not to Pursue</td>
<td>Other</td>
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<td>Type</td>
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</tbody>
</table>
| Retirement Account          | Discussed pros/cons  
Referred to provider(s)  
Opened  
Rolled over from other account  
Withdrew upon maturity  
Rolled over to other account  
Completed - early withdrawal  
Decided not to pursue  
Other |
| Reverse Mortgage            | Discussed pros/cons  
Referred to provider(s)  
Approved (or re-approved)  
Application denied  
Decided not to pursue  
Other |
| Savings Account             | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Opened  
Using account – no fees charged  
Fees charged  
Application denied  
Client closed account  
Financial institution closed account  
Decided not to pursue  
Other |
| Stored Value Card (prepaid card) | Discussed pros/cons  
Referred to provider(s)  
Acquired  
Decided not to pursue  
Other |
| Student Loan                | Discussed pros/cons  
Referred to provider(s)  
Applied (or re-applied)  
Approved (or re-approved)  
Payment plan approved  
Payments current  
Payments not current  
In deferment  
In forbearance  
Loan in default  
Application denied  
Account/loan settled – paid in full  
Account/loan settled – negotiated settlement  
Forgiven  
Rehabilitated  
Consolidated  
Decided not to pursue  
Other |
<table>
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<tr>
<th>Tax Arrears</th>
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<td>Discussed pros/cons</td>
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<tr>
<td>Referred to provider(s)</td>
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<td>Payment plan approved</td>
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<td>Payments current</td>
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<td>Payments not current</td>
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<tr>
<td>Appealing</td>
<td></td>
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<td>Account/loan settled – paid in full</td>
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<td>Account/loan settled – negotiated settlement</td>
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<tr>
<td>Tax evasion consequences</td>
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<td>Decided not to pursue</td>
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<thead>
<tr>
<th>Transaction Dispute</th>
<th>Discussed pros/cons</th>
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<tbody>
<tr>
<td>Referred to provider(s)</td>
<td></td>
</tr>
<tr>
<td>Initiated/continued dispute</td>
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<tr>
<td>Error/claims successfully disputed</td>
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<tr>
<td>Error/claims not successfully disputed</td>
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<tr>
<td>Record/charge is accurate</td>
<td></td>
</tr>
<tr>
<td>Decided not to pursue</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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