

27. Questions: Accounts included in Bankruptcy Chapter 7 or 11:

Note: Letters (a) and (b) contain the original reporting guidance for accounts included in Bankruptcy Chapters 7 and 11, which will be retired in May 2025. Letters (c) and (d) offer alternate simplified bankruptcy guidance, which replaces the original reporting guidance.

(a) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 7 or 11?

Answer: Report the account according to the following guidelines:

	All Borrowers Filed Bankruptcy Chapter 7 or 11
Month BK Filed	<ul style="list-style-type: none"> • CII = A or B (Petition for Chapter 7 or 11 Bankruptcy) • Account Status = status at time of petition • Payment History = first character based on previous month's status plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount past due at the time of petition • Date of Account Information = current month's date <p>Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should be deleted (ECOA Code Z) from the account because they are not contractually liable for payments.</p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> • CII = Blank (previous petition value reported is retained) or CII = A or B • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus history reported prior to bankruptcy filing) • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount past due at the time of petition • Date of Account Information = current month's date
Reaffirmation of Debt or Lease Assumption	<ul style="list-style-type: none"> • CII = R (Chapter 7 Reaffirmation of Debt) or 2A (Lease Assumption) • All other Metro 2[®] account level information should be reported as of the Date of Account Information <p>Note: If the bankruptcy is subsequently discharged, but the Reaffirmation of Debt remains in effect, do not report the discharged CII. Continue reporting the account as reaffirmed.</p>

	All Borrowers Filed Bankruptcy Chapter 7 or 11
BK Discharged	<ul style="list-style-type: none"> • CII = E or F (Discharged through BK Chapter 7 or 11) • Account Status = status at time of petition • Payment History = increment first position with value 'D' (plus prior months' history) • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount past due at the time of petition • Date of Account Information = current month's date <p>Notes: After reporting the discharge CII E or F for all Filers, discontinue reporting the account.</p> <p>Do not report the discharged CII if a Reaffirmation of Debt remains in effect.</p>
Reaffirmation of Debt Rescinded	<ul style="list-style-type: none"> • CII = V (Chapter 7 Reaffirmation of Debt Rescinded) • Account Status = status at time of petition • Payment History = increment first position based on previous month's Account Status, plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount past due at the time of petition • Date of Account Information = current month's date <p>Notes: After reporting CII 'V' for all Filers, in the following monthly reporting period:</p> <ul style="list-style-type: none"> • If the bankruptcy has been discharged, report the applicable discharge CII (CII = E or F), then discontinue reporting the account going forward. • If the bankruptcy has not yet been discharged, continue reporting the account and Filers with the applicable CIIs (CII = A or B). <p>If the bankruptcy is discharged in the same monthly reporting period that the Reaffirmation of Debt is rescinded, report the applicable discharge CII (CII = E or F). Do not report CII 'V'.</p>

	All Borrowers Filed Bankruptcy Chapter 7 or 11
BK Dismissed or Withdrawn	<ul style="list-style-type: none">• CII = Q (Removal value)• All other Metro 2® account level field information should be reported as of the Date of Account Information <p>Note: The “D’s” reported in the Payment History Profile from the time the petition was filed until the dismissal (or petition withdrawn) should not be removed, as the consumer was protected by a stay during those months.</p>

27(b) How should an account be reported when one borrower filed Bankruptcy Chapter 7 or 11 and the other borrower did not?

Answer: Report the account according to the following guidelines:

	Filer(s) and Non-Filer(s)
Month BK Filed	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = A or B (Petition for BK Chapter 7 or 11) • Account Status = applicable status for consumer(s) who did <u>not</u> file Bankruptcy • Payment History = first character based on previous month's status plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = total amount that is 30 days or more past the due date <p>Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should be deleted (ECOA Code Z) from the account because they are not contractually liable for payments.</p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = Blank (previous petition value reported is retained) or CII = A or B • Account Status = applicable status for consumer(s) who did <u>not</u> file Bankruptcy • All other Metro 2[®] account level field information should be reported as of the Date of Account Information for the Non-Filer(s)
Reaffirmation of Debt or Lease Assumption	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = R (Chapter 7 Reaffirmation of Debt) or 2A (Lease Assumption) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information <p>Note: If the bankruptcy is subsequently discharged, but the Reaffirmation of Debt remains in effect, do not report the discharged CII. Continue reporting the account as reaffirmed.</p>

	Filer(s) and Non-Filer(s)
BK Discharged	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = E or F (Discharged through BK Chapter 7 or 11) <p>Note: Do not report the discharged CII if the Reaffirmation of Debt remains in effect.</p> <ul style="list-style-type: none"> • All other Metro 2[®] account level field information should be reported as of the Date of Account Information for the Non-Filer(s) <p>Note: After reporting the discharge CII for the Filer(s), discontinue reporting the Filer(s).</p>
Reaffirmation of Debt Rescinded	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = V (Chapter 7 Reaffirmation of Debt Rescinded) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information for the Non-Filer(s) <p>Notes: After reporting CII 'V' for the Filer(s), in the following monthly reporting period:</p> <ul style="list-style-type: none"> • If the bankruptcy has been discharged, report the applicable discharge CII (CII = E or F). In subsequent reporting periods, discontinue reporting the Filer(s) associated to the account. • If the bankruptcy has not yet been discharged, continue reporting the account and Filer(s) with the applicable CII's (CII = A or B). <p>If the bankruptcy is discharged in the same monthly reporting period that the Reaffirmation of Debt is rescinded, report the applicable discharge CII (CII = E or F) for the Filer(s). Do not report CII 'V'.</p>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = Q (Removal value) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information

Note: The Consumer Information Indicator is required for reporting when applicable for the filing consumer(s).

27(c) How should an account be reported when all associated borrowers filed Bankruptcy Chapter 7 or 11?

Answer: Report the account according to the following guidelines:

	All Borrowers Filed Bankruptcy Chapter 7 or 11
Month BK Filed	<ul style="list-style-type: none"> • CII = A or B (Petition for Chapter 7 or 11 Bankruptcy) • Account Status = status as of the Date of Account Information • Payment History = first character based on previous month's status plus prior history • Current Balance = balance as of the Date of Account Information • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount as of the Date of Account Information • Date of Account Information = current month's date <p>Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should be deleted (ECOA Code Z) from the account because they are not contractually liable for payments.</p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> • CII = A or B or Blank (previous petition value reported is retained) • Account Status = status as of the Date of Account Information • Payment History = first character based on previous month's status plus prior history • Current Balance = balance as of the Date of Account Information • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount as of the Date of Account Information • Date of Account Information = current month's date
Reaffirmation of Debt or Lease Assumption	<ul style="list-style-type: none"> • CII = R (Chapter 7 Reaffirmation of Debt) or 2A (Lease Assumption) • All other Metro 2® account level field information should be reported as of the Date of Account Information <p>Note: If the bankruptcy is subsequently discharged, but the Reaffirmation of Debt remains in effect, do not report the discharged CII. Continue reporting the account as reaffirmed.</p>

	All Borrowers Filed Bankruptcy Chapter 7 or 11
BK Discharged	<ul style="list-style-type: none"> • CII = E or F (Discharged through BK Chapter 7 or 11) • Account Status = status as of the Date of Account Information • Payment History = first character based on previous month's status plus prior history • Current Balance = balance as of the Date of Account Information • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount as of the Date of Account Information • Date of Account Information = current month's date <p>Notes: After reporting the discharge CII E or F for all Filers, discontinue reporting the account.</p> <p>Do not report the discharged CII if a Reaffirmation of Debt remains in effect.</p>
Reaffirmation of Debt Rescinded	<ul style="list-style-type: none"> • CII = V (Chapter 7 Reaffirmation of Debt Rescinded) • Account Status = status as of the Date of Account Information • Payment History = first character based on previous month's status plus prior history • Current Balance = balance as of the Date of Account Information • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = amount as of the Date of Account Information • Date of Account Information = current month's date <p>Notes: After reporting CII 'V' for all Filers, in the following monthly reporting period:</p> <ul style="list-style-type: none"> • If the bankruptcy has been discharged, report the applicable discharge CII (CII = E or F), then discontinue reporting the account going forward. • If the bankruptcy has not yet been discharged, continue reporting the account and Filers with the applicable CIIs (CII = A or B). <p>If the bankruptcy is discharged in the same monthly reporting period that the Reaffirmation of Debt is rescinded, report the applicable discharge CII (CII = E or F). Do not report CII 'V'.</p>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> • CII = Q (Removal value) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information

27(d) How should an account be reported when one borrower filed Bankruptcy Chapter 7 or 11 and the other borrower did not?

Answer: Report the account according to the following guidelines:

	Filer(s) and Non-Filer(s)
Month BK Filed	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = A or B (Petition for BK Chapter 7 or 11) • Account Status = status as of the Date of Account Information • Payment History = first character based on previous month's status plus prior history • Current Balance = outstanding balance amount • Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due • Amount Past Due = total amount that is 30 days or more past the due date <p>Note: Authorized Users (ECOA Code 3) on accounts included in a bankruptcy petition should be deleted (ECOA Code Z) from the account because they are not contractually liable for payments.</p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = A or B or Blank (previous petition value reported is retained) • Account Status = status as of the Date of Account Information • All other Metro 2[®] account level field information should be reported as of the Date of Account Information
Reaffirmation of Debt or Lease Assumption	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = R (Chapter 7 Reaffirmation of Debt) or 2A (Lease Assumption) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information <p>Note: If the filer's bankruptcy is subsequently discharged, but the Reaffirmation of Debt remains in effect, do not report the discharged CII. Continue reporting the account as reaffirmed.</p>

	Filer(s) and Non-Filer(s)
BK Discharged	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = E or F (Discharged through BK Chapter 7 or 11) <p>Note: Do not report the discharged CII if a Reaffirmation of Debt remains in effect.</p> <ul style="list-style-type: none"> • All other Metro 2[®] account level field information should be reported as of the Date of Account Information <p>Note: After reporting the discharge CII E or F, discontinue reporting the Filer(s) associated to the account.</p>
Reaffirmation of Debt Rescinded	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = V (Chapter 7 Reaffirmation of Debt Rescinded) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information <p>Notes: After reporting CII 'V' for the Filer(s), in the following monthly reporting period:</p> <ul style="list-style-type: none"> • If the bankruptcy has been discharged, report the applicable discharge CII (CII = E or F). In subsequent reporting periods, discontinue reporting the Filer(s) associated to the account. • If the bankruptcy has not yet been discharged, continue reporting the account and Filer(s) with the applicable CIIs (CII = A or B). <p>If the bankruptcy is discharged in the same monthly reporting period that the Reaffirmation of Debt is rescinded, report the applicable discharge CII (CII = E or F) for the Filer(s). Do not report CII 'V'.</p>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> • CII for Non-Filer(s) = Blank • CII for Filer(s) = Q (removal value) • All other Metro 2[®] account level field information should be reported as of the Date of Account Information

Note: The Consumer Information Indicator is required for reporting when applicable for the filing consumer(s).