

**28. Questions: Accounts included in Bankruptcy Chapter 12 or 13:**

**Note: Letters (a) and (b) contain the original reporting guidance for accounts included in Bankruptcy Chapters 12 and 13, 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 12 or 13?**

Answer: Report the account according to the following guidelines:

	<b>All Borrowers Filed Bankruptcy Chapter 12 or 13</b>
Month BK Filed	<ul style="list-style-type: none"> <li>• CII = C or D (Petition for Chapter 12 or 13 Bankruptcy)</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = first character based on previous month's Account Status, plus prior history</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount past due at the time of petition</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>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.</b></p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> <li>• CII = Blank (previous value reported is retained) or CII = C or D</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment first position with value 'D' (plus history reported prior to BK filing)</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount past due at the time of petition</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul>

	<b>All Borrowers Filed Bankruptcy Chapter 12 or 13</b>
BK Chapter 12 or 13 Converted to BK Chapter 7	<ul style="list-style-type: none"> <li>• CII = A (Petition for Chapter 7 Bankruptcy) or E (Discharged through Bankruptcy Chapter 7), as applicable</li> <li>• Date of First Delinquency = If the Account Status is 11, continue reporting the original Chapter 12 or 13 bankruptcy petition or notification date.</li> </ul> <p><b>Notes:</b>  <b>The "D's" reported in the Payment History Profile from the time the petition was filed until the bankruptcy converted to Chapter 7 should not be removed, as the consumer was protected by a stay during those months.</b></p> <p><b>With the reporting of the BK Chapter 7 indicator, continue updating the account by following FAQ 27(a).</b></p>
Plan Confirmed	<ul style="list-style-type: none"> <li>• CII = Blank (previous value reported is retained) or CII = C or D</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment with value 'D' (plus prior months' history)</li> <li>• Current Balance = Chapter 12 or 13 plan balance<sup>1</sup>, which should decline as payments are made</li> <li>• Amount Past Due = Zero</li> <li>• Terms Duration &amp; Terms Frequency = report changed values, if applicable</li> <li>• Scheduled Monthly Payment Amount = Chapter 12 or 13 plan payment amount</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul>
Plan Completed – All payments made according to plan – no further obligation	<ul style="list-style-type: none"> <li>• CII = G or H (Discharged/completed through BK Chapter 12 or 13)</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment first position with value 'D' (plus prior months' history)</li> <li>• Current Balance = Zero</li> <li>• Scheduled Monthly Payment Amount = Zero</li> <li>• Amount Past Due = Zero</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>Note: After reporting CII 'G' or 'H' for all Filers, discontinue reporting the account.</b></p>

<sup>1</sup> If the Chapter 12 or 13 plan balance amount is not clearly communicated to the lender, the lender should consult with internal Legal to determine what amount to report in the Current Balance field. If the lender (e.g., unsecured creditor) does not receive a confirmed amount from the Bankruptcy court, report the outstanding balance.

	<b>All Borrowers Filed Bankruptcy Chapter 12 or 13</b>
Plan Completed – All payments made according to plan – consumer continues to make payments (example: mortgage account)	<ul style="list-style-type: none"> <li>• CII = Q (Removal value)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status</li> <li>• <b>Date of Account Information</b> = current month's date</li> <li>• All other Metro 2<sup>®</sup> account level field information should be reported as of the <b>Date of Account Information</b></li> </ul>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> <li>• CII = Q (Removal value)</li> <li>• All other Metro 2<sup>®</sup> account level field information should be reported as of the <b>Date of Account Information</b></li> </ul> <p><b>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.</b></p>

**28(b) How should an account be reported when one borrower filed Bankruptcy Chapter 12 or 13 and the other borrower did not?**

Answer: When a Bankruptcy Chapter 12 or 13 is filed by one borrower and there is also a Non-Filer associated to the account, both may be protected by an automatic stay. The Non-Filer may be protected through the completion of the plan. Therefore, the Non-Filer should be terminated from the account until the plan is completed.

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
Month BK Filed	<ul style="list-style-type: none"> <li>• CII = C or D (Petition for Chapter 12 or 13 Bankruptcy)</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = first character based on previous month’s status, plus prior history</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount past due at the time of petition</li> <li>• <b>Date of Account Information</b> = current month’s date</li> </ul>	<ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA Code = T (Terminated)</li> </ul> <p><b>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.</b></p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> <li>• CII = Blank (previous petition value reported is retained) or CII = C or D</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment first position with value 'D' (plus history reported prior to BK filing)</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount past due at the time of petition</li> <li>• <b>Date of Account Information</b> = current month’s date</li> </ul>	Do not report Non-Filer(s).

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
BK Chapter 12 or 13 Converted to BK Chapter 7	<ul style="list-style-type: none"> <li>• CII = A (Petition for Chapter 7 Bankruptcy) or E (Discharged through Bankruptcy Chapter 7), as applicable</li> <li>• Date of First Delinquency = If the Account Status is 11, continue reporting the original Chapter 12 or 13 bankruptcy petition or notification date.</li> </ul> <p><b>Notes:</b>  <b>The “D’s reported in the Payment History Profile from the time the petition was filed until the bankruptcy converted to Chapter 7 should not be removed, as the consumer was protected by a stay during those months.</b></p> <p><b>With the reporting of the BK Chapter 7 indicator, continue updating the account by following FAQ 27(b).</b></p>	<ul style="list-style-type: none"> <li>• ECOA = original value that defines the consumer’s relationship to the account (not T)</li> <li>• CII = Blank</li> </ul> <p><b>Note: At this point, continue updating the account by following FAQ 27(b).</b></p>
Plan Confirmed	<ul style="list-style-type: none"> <li>• CII = Blank (previous petition value reported is retained) or CII = C or D</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment with value ‘D’ (plus prior months’ history)</li> <li>• Current Balance = Chapter 12 or 13 plan balance<sup>1</sup>, which should decline as payments are made</li> <li>• Amount Past Due = Zero</li> <li>• Terms Duration &amp; Terms Frequency = report changed values, if applicable</li> <li>• Scheduled Monthly Payment Amount = Chapter 12 or 13 plan payment amount</li> <li>• <b>Date of Account Information</b> = current month’s date</li> </ul>	Do not report Non-Filer(s).

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
<p>Plan Completed – All payments made according to plan – no further obligation by Filer</p>	<ul style="list-style-type: none"> <li>• CII = G or H (Discharged/completed through BK Chapter 12 or 13)</li> <li>• Account Status = status at time of petition</li> <li>• Payment History = increment first position with value 'D' (plus prior months' history)</li> <li>• Current Balance = Zero</li> <li>• Scheduled Monthly Payment Amount = Zero</li> <li>• Amount Past Due = Zero</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>Note: After reporting CII 'G' or 'H', discontinue reporting the Filer(s).</b></p>	<p>If creditor intends to collect additional monies from Non-Filer after all plan payments are completed, Non-Filer should be reported <u>no earlier than one month after</u> the CII 'G' or 'H' is reported for the Filer.</p> <p>First month:</p> <ul style="list-style-type: none"> <li>• ECOA = applicable value, such as 1 or 2 (not T)</li> <li>• Account Status = status as of the <b>Date of Account Information</b></li> <li>• Payment History Profile = Report value 'D' in the monthly reporting periods representing the duration of the Filer's bankruptcy (i.e., petition through discharge/completion).</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = original or updated amount of the monthly payment due for the Non-Filer(s) going forward</li> <li>• Amount Past Due = total amount that is 30 days or more past the due date</li> </ul> <p><b>Note: If the Account Status is current (Status Code 11), this field should be zero.</b></p> <p>In subsequent months, all other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b> for the Non-Filer(s).</p>

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
Plan Completed – All payments made according to plan – consumer continues to make payments (example: mortgage account)	<ul style="list-style-type: none"> <li>• CII = Q (Removal Value)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status</li> <li>• <b>Date of Account Information</b> = current month's date</li> <li>• All other Metro 2® account level field information should be reported as of the Date of Account Information</li> </ul>	<p>Non-Filer can be re-reported in the same month CII Q is reported for the filer.</p> <ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA = applicable value, such as 2 (not T)</li> </ul>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> <li>• CII = Q (Removal value)</li> <li>• All other Metro 2® account level field information should be reported as of the Date of Account Information</li> </ul> <p><b>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.</b></p>	<p>Re-report Non-Filer(s).</p> <ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA = applicable value, such as 2 (not T)</li> </ul>

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

**28(c) How should an account be reported when all borrowers associated to the account filed Bankruptcy Chapter 12 or 13?**

Answer: Report the account according to the following guidelines:

	<b>All Borrowers Filed Bankruptcy Chapter 12 or 13</b>
Month BK Filed	<ul style="list-style-type: none"> <li>• CII = C or D (Petition for Chapter 12 or 13 Bankruptcy)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = first character based on previous month's status, plus prior history</li> <li>• Current Balance = balance as of the Date of Account Information</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount as of the Date of Account Information</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>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.</b></p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> <li>• CII = C or D or Blank (previous value reported is retained)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = increment first position with value 'D' (plus history reported prior to BK filing)</li> <li>• Current Balance = balance as of the Date of Account Information</li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount as of the Date of Account Information</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul>
<b>Note: This guidance should also be followed for confirmed plans.</b>	



	<b>All Borrowers Filed Bankruptcy Chapter 12 or 13</b>
BK Chapter 12 or 13 Converted to BK Chapter 7	<ul style="list-style-type: none"> <li>• CII = A (Petition for Chapter 7 Bankruptcy) or E (Discharged through Bankruptcy Chapter 7), as applicable</li> <li>• Date of First Delinquency = If the Account Status is 11, continue reporting the original Chapter 12 or 13 bankruptcy petition or notification date.</li> </ul> <p><b>Notes:</b>  <b>The "D's reported in the Payment History Profile from the time the petition was filed until the bankruptcy converted to Chapter 7 should not be removed, as the consumer was protected by a stay during those months.</b></p> <p><b>With the reporting of the BK Chapter 7 indicator, continue updating the account by following FAQ 27 (c).</b></p>
Plan Completed – All payments made according to plan – no further obligation	<ul style="list-style-type: none"> <li>• CII = G or H (Discharged/completed through BK Chapter 12 or 13)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = increment first position with value 'D' (plus prior months' history)</li> <li>• Current Balance = Zero</li> <li>• Scheduled Monthly Payment Amount = Zero</li> <li>• Amount Past Due = Zero</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>Note: After reporting CII 'G' or 'H' for all Filers, discontinue reporting the account.</b></p>
Plan Completed – All payments made according to plan – consumer continues to make payments (example: mortgage account)	<ul style="list-style-type: none"> <li>• CII = Q (Removal value)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status</li> <li>• <b>Date of Account Information</b> = current month's date</li> <li>• All other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b></li> </ul>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> <li>• CII = Q (removal code)</li> <li>• All other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b></li> </ul> <p><b>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.</b></p>

**28(d) How should an account be reported when one borrower filed Bankruptcy Chapter 12 or 13 and the other borrower did not?**

Answer: When a Bankruptcy Chapter 12 or 13 is filed by one borrower and there is also a Non-Filer associated to the account, both may be protected by an automatic stay. The Non-Filer may be protected through the completion of the plan. Therefore, the Non-Filer should be terminated from the account until the plan is completed.

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
Month BK Filed	<ul style="list-style-type: none"> <li>• CII = C or D (Petition for Chapter 12 or 13 Bankruptcy)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = first character based on previous month’s status, plus prior history</li> <li>• Current Balance = balance as of the <b>Date of Account Information</b></li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount as of the <b>Date of Account Information</b></li> <li>• <b>Date of Account Information</b> = current month’s date</li> </ul>	<ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA Code = T (Terminated)</li> </ul> <p><b>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.</b></p>
Months Between Petition Filed & BK Resolution	<ul style="list-style-type: none"> <li>• CII = C or D or Blank (previous petition value reported is retained)</li> <li>• Account Status = status as of the Date of Account Information</li> <li>• Payment History = increment first position with value ‘D’ (plus history reported prior to BK filing)</li> <li>• Current Balance = balance as of the <b>Date of Account Information</b></li> <li>• Scheduled Monthly Payment Amount = amount of the scheduled monthly payment due</li> <li>• Amount Past Due = amount as of the <b>Date of Account Information</b></li> <li>• <b>Date of Account Information</b> = current month’s date</li> </ul>	Do not report Non-Filer(s).
<b>Note: This guidance should also be followed for confirmed plans.</b>		

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
BK Chapter 12 or 13 Converted to BK Chapter 7	<ul style="list-style-type: none"> <li>• CII = A (Petition for Chapter 7 Bankruptcy) or E (Discharged through Bankruptcy Chapter 7), as applicable</li> <li>• Date of First Delinquency = If the Account Status is 11, continue reporting the original Chapter 12 or 13 bankruptcy petition or notification date.</li> </ul> <p><b>Notes:</b>  <b>The “D’s reported in the Payment History Profile from the time the petition was filed until the bankruptcy converted to Chapter 7 should not be removed, as the consumer was protected by a stay during those months.</b></p> <p><b>With the reporting of the BK Chapter 7 indicator, continue updating the account by following FAQ 27(d).</b></p>	<ul style="list-style-type: none"> <li>• ECOA = original value that defines the consumer’s relationship to the account (not T)</li> <li>• CII = Blank</li> </ul> <p><b>Note: At this point, continue updating the account by following FAQ 27(d).</b></p>

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
Plan Completed – All payments made according to plan – no further obligation by Filer	<ul style="list-style-type: none"> <li>• CII = G or H (Discharged/completed through BK Chapter 12 or 13)</li> <li>• Account Status = status as of the <b>Date of Account Information</b></li> <li>• Payment History = increment first position with value 'D' (plus prior months' history)</li> <li>• Current Balance = Zero</li> <li>• Scheduled Monthly Payment Amount = Zero</li> <li>• Amount Past Due = Zero</li> <li>• <b>Date of Account Information</b> = current month's date</li> </ul> <p><b>Note: After reporting CII 'G' or 'H', discontinue reporting the Filer(s).</b></p>	<p>If creditor intends to collect additional monies from Non-Filer after all plan payments are completed, Non-Filer should be reported <u>no earlier than one month after</u> the CII 'G' or 'H' is reported for the Filer.</p> <p>First month:</p> <ul style="list-style-type: none"> <li>• ECOA = applicable value, such as 1 or 2 (not T)</li> <li>• Account Status = status as of the <b>Date of Account Information</b></li> <li>• Payment History Profile = Report value 'D' in the monthly reporting periods representing the duration of the Filer's bankruptcy (i.e., petition through discharge/completion).</li> <li>• Current Balance = outstanding balance amount</li> <li>• Scheduled Monthly Payment Amount = original or updated amount of the monthly payment due for the Non-Filer(s) going forward</li> <li>• Amount Past Due = total amount that is 30 days or more past the due date</li> </ul> <p><b>Note: If the Account Status is current (Status Code 11), this field should be zero.</b></p> <p>In subsequent months, all other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b> for the Non-Filer(s).</p>

	<b>Filer(s)</b>	<b>Non-Filer(s) – Protected by Stay through plan completion</b>
Plan Completed – All payments made according to plan – consumer continues to make payments (example: mortgage account)	<ul style="list-style-type: none"> <li>• CII = Q (Removal value)</li> <li>• Account Status = status as of the <b>Date of Account Information</b></li> <li>• Payment History = first month, increment first position with value 'D'; in subsequent months, increment based on prior month's status</li> <li>• <b>Date of Account Information</b> = current month's date</li> <li>• All other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b></li> </ul>	<p>Non-Filer can be re-reported in the same month CII Q is reported for the filer.</p> <ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA = applicable value (not T)</li> </ul>
BK Dismissed or Withdrawn	<ul style="list-style-type: none"> <li>• CII = Q (removal value)</li> <li>• All other Metro 2® account level field information should be reported as of the <b>Date of Account Information</b></li> </ul> <p><b>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.</b></p>	<p>Re-report Non-Filer(s).</p> <ul style="list-style-type: none"> <li>• CII = Blank</li> <li>• ECOA = applicable value (not T)</li> </ul>

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