

**29. Question: How should a secured debt (e.g., mortgage account) be reported when a consumer completes the required payments through a Bankruptcy Chapter 12 or 13 plan, but the account is still open and the consumer is continuing to make payments?**

Answer: While the consumer is making payments through the plan, Consumer Information Indicator **C** (Petition for Chapter 12 Bankruptcy) or **D** (Petition for Chapter 13 Bankruptcy) should be reported. If the account is still open when the plan payments have been completed, report Consumer Information Indicator **Q** to remove the petition indicator so that ongoing payments made by the consumer can be reported.