

Data Dictionary for *Legal Collections Case*

Column Number	Field Name	Description
1	Account Number	Sequence from 1 to 10,551
2	Charge-off Amount	Amount charged-off (if any)
3	Charge-off Date	Date account charged-off
4	Outcome	1 if account charged-off; 0 if not
5	Treatment	1 if Legal; 0 if BAU
6	Balance	Balance at time of entry into treatment
7	State	State of residence
8	Mortgage	Mortgage outstanding at time of entry into treatment Code: No record or no mortgage: 0 Otherwise: mortgage amount on Credit Bureau Report
9	Lien Amount	Outstanding lien amount at time of entry into treatment (liens are for unpaid property or income taxes or the results of suits for lack of payment) Code: NO: no lien, or amount is less than \$7500 Dollar amount reflects amount of lien over \$7500
10	Region	Bank locations with Legal Units Code: Atlanta: 1 Wilmington: 2 Houston: 3 Seattle: 4 Louisville 5
11	Credit Line	Available credit line at time of entry into treatment
12	Date Account Opened	Date Account Opened

13	Last Payment Amount	Amount of last payment before entry into treatment
14	Business Phone	1 if known phone; 0 if not
15	Treatment Date	Date treatment (LU or BAU) begins
16	Last Payment Date	Date of last payment before entry into treatment
17	Behavior Score	Score calculated by bank to indicate likelihood of payment; higher score implies higher likelihood of payment
18	Credit Bureau Score	Score developed by Credit Bureau to indicate likelihood of payment; higher score implies higher likelihood of payment
19	Overlimit	Amount over credit limit on date of treatment
20	Days Delinquent	Number of days account overdue on entry to treatment
21	Days Since Last Payment	Days since last payment
22	History	Twelve months payment history Code: see table below.

Account History Code

Note: each month is assigned a alpha-numeric code according to the number of days the account is delinquent and the payment during the month (if any).

	No Payment No Charges	Payment and Usage	No Usage but Payment	No Payment but Usage
Account current	0	A	I	Q
25-55 days	1	B	J	R
56-85 days	2	C	K	S
86-115 days	3	D	L	T
116-145 days	4	E	M	U
146-175 days	5	F	N	V
176-200 days	6	G	O	W
over 200 days	7	H	P	X
Credit Balance	%	#	+	-

Z is used to denote an inactive account with zero balance.