Exhibit 8

Compliance Condition Codes

The Compliance Condition Code (CCC), which is reported in Field 20 of the Base Segment, allows the reporting of a condition that is required for legal compliance.

Compliance Condition Codes are used to reflect accounts closed at consumer's request, and consumer disputes under the Fair Credit Billing Act (FCBA), the Fair Debt Collection Practices Act (FDCPA), or the direct dispute provisions of the Fair Credit Reporting Act (FCRA) and its implementing rules.

The Compliance Condition Codes should not be reported in response to a consumer dispute investigation request from the consumer reporting agencies, except where a data furnisher uses a Compliance Condition Code to satisfy its FDCPA obligation to communicate that a debt is disputed.

Report the following codes:

Code	Description
Blank	Retains previously reported code, or no new Compliance Condition Code applies for this reporting period
XA	Account closed at consumer's request *Definition: Reported when a consumer requested an account be closed.* **Important Note: Report the Date Closed as the date the account was closed to further purchases/use.**
XB	Account information has been disputed by the consumer directly to the data furnisher under the Fair Credit Reporting Act (FCRA); the data furnisher is conducting its investigation. *Definition: Reported when the completeness or accuracy of the account information is disputed directly to the data furnisher by the consumer under the FCRA and investigation of the dispute is in progress by the data furnisher.* *Code XB should also be reported for FDCPA disputes.* **Important Notes: Code XB should no longer be reported after the investigation is completed; the XB should be removed by reporting the removal code or changed to another code.** **Debt Buyers and Third Party Collection Agencies should refer to the Debt Buyer/Collection Agency module for information on reporting Compliance Condition Code XB.**
XC	FCRA direct dispute investigation completed — consumer disagrees with the results of the data furnisher's investigation. *Definition: Reported when the investigation of an FCRA dispute made by the consumer directly to the data furnisher has been completed by the data furnisher; however, the consumer disagrees with the outcome of the investigation.*

(continued)

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10. Compliance Condition Codes (Base Segment, Field 20) – report the following codes when applicable to disputes under the Fair Debt Collection Practices Act (FDCPA) and to direct disputes under the Fair Credit Reporting Act (FCRA).

    XB – Account information has been disputed by the consumer directly to the data furnisher under the FCRA; the data furnisher is conducting its investigation.

    Important Note: Code XB should no longer be reported after the investigation is completed; the XB should be removed by reporting the removal code or changed to another code.

    Code XB should also be reported for FDCPA disputes.

    Note: For FDCPA disputes, code XB may remain on the consumer's file as long as stated in the Debt Buyer's or Third Party Collection Agency's policies/procedures.

    XC – FCRA direct dispute investigation completed – consumer disagrees with the results of the data furnisher's investigation.

    XH – Account previously in dispute; the data furnisher has completed its investigation. (To be used for disputes under the FDCPA and for direct disputes under the FCRA)

    XR – Removes the most recently reported Compliance Condition Code

11. Current Balance (Base Segment, Field 21) and Amount Past Due (Base Segment, Field 22) — may include fees and interest, depending on state and federal laws. If payments are made, the Current Balance and Amount Past Due should decrease accordingly.

12. Date of Last Payment (Base Segment, Field 27) – the date the most recent payment was received by the debt buyer or third party collection agency.

13. Address (Base Segment, Fields 39 – 45; J2 Segment, Fields 12 – 18) – report the consumer's full address as provided by the original creditor or a newer known address. If the consumer's current address is unknown, report the consumer's last known address and Address Indicator 'N' (not confirmed address).

    Note: An address found through skip tracing processes should be reported only when confirmed to be the address of the consumer you are reporting.

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