



Metro 2[®] Update:
New Special Comment Code
for Accounts Included in a Debt Extinguishment

The [Consumer Data Industry Association \(CDIA\)](#) and the Metro 2[®] Task Force have approved a new Special Comment Code regarding accounts included in a Debt Extinguishment. The new code, "DE = Debt Extinguished Under State Law", is now available for reporting.

By definition, it must be noted that this Special Comment Code is specific to only certain state laws.

The New FAQ 69 includes the updated Special Comment Code Exhibits 6 & 7, and provides further details for definition and reporting. Currently, this new guidance will be exclusively available in handout form on [CDIA's Metro 2[®] CRRG[®] webpage*](#). The Task Force will rework page numbering and other formatting initiatives in 2020 as part of the annual release of the CRRG[®].

Please contact metro2info@cdiaonline.org with any questions regarding the new Special Comment Code.

**PLEASE NOTE: to access the new guidance, you will need to log in to your [CDIA Account](#) and click on "Metro 2[®] Access" from your dashboard. If you forgot your password, click on the [password recovery](#) link. If you need additional assistance, contact CDIA_Training@cdiaonline.org.*

About the Consumer Data Industry Association

The [Consumer Data Industry Association \(CDIA\)](#) is the voice of the consumer reporting industry, representing consumer reporting agencies including the nationwide credit bureaus, regional and specialized credit bureaus, background check and residential screening companies, and others. Founded in 1906, CDIA promotes the responsible use of consumer data to help consumers achieve their financial goals, and to help businesses, governments and volunteer organizations avoid fraud and manage risk. Through data and analytics, CDIA members empower economic opportunity all over the world, helping ensure fair and safe transactions for consumers, facilitating competition and expanding consumers' access to financial and other products suited to their unique needs.