



Credit Analyzer

WARNING: You may want to use a fresh credit report, because your report at the credit bureau could be significantly different from the one used for these results.

Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

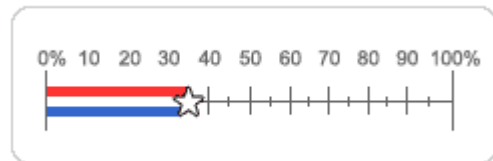
Results for TransUnion

For: DAVID TESTCASE
 Provided By: ABC MORTGAGE TEST
 Mode: Planning (Timeframe: 1+ month)
 Credit Report Date: 11/18/2009
 Disposable cash: \$5,000.



CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 35% of the U.S. population.



Actions

Potential score change: +20

Results based on a credit report that is 134 days old.

- Potential improvements found in your TransUnion report. [\[More \]](#)

- **Potential score change:** Including the effect of time, these actions could raise your credit score by 20 points.
 - **Effect of time on your score:** +2 [[More](#)]
 - **Cash needed for these actions:** \$1,232 [[More](#)]
 - **Timeframe:** 1+ month
-

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$1,232. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

- ★ **Effect of time on your score:** +2
If you made minimum payments during the next 30 days and did nothing else, your credit score could increase by 2 points. The rest of the predicted score change is due to the actions.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down all of the following balances: pay down to \$10 on CAPITAL 1 BK (# ACCT000027****) and pay down to \$321 on WASHMTL/PROV (# ACCT000022****). Then, wait a month for these changes to be reported.

Score impact: +16

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down the balance to \$24 on your WASHMTL/PROV account (# ACCT000022****), and waiting a month for the new balance to be reported.

Score impact: +2

Notes on Actions

- **Outdated information** [[More](#)]
- **Accuracy and timeframe for score improvement** [[More](#)]
- **Order of actions** [[More](#)]
- **How we simulate the passage of time** [[More](#)]

- **Payments and balance transfers** [[More](#)]

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Credit Analyzer

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Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

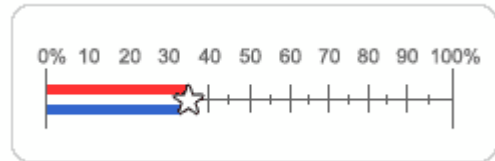
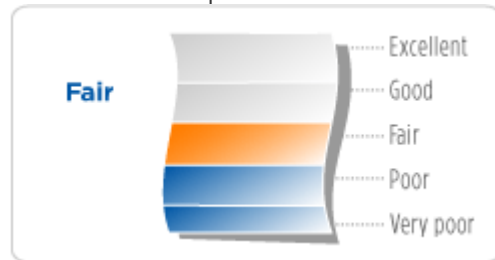
Results for Experian

For: DAVID TESTCASE
 Provided By: ABC MORTGAGE TEST
 Mode: Planning (Timeframe: 1+ month)
 Credit Report Date: 11/18/2009
 Disposable cash: \$5,000.



CreditXpert Credit Score™ Summary

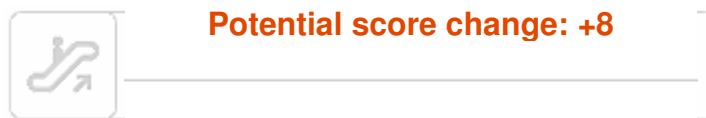
Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 35% of the U.S. population.



Actions



Results based on a credit report that is 134 days old.

- **Potential improvements found in your Experian report.** [[More](#)]
- **Potential score change:** These actions could raise your credit score by 8 points.
- **Effect of time on your score:** +0 [[More](#)]
- **Cash needed for these actions:** \$1,244 [[More](#)]
- **Timeframe:** 1+ month

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$1,244. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

- ★ **Effect of time on your score:** +0
If you made minimum payments during the next 30 days and did nothing else, your credit score would still be the same. In your case, all of the predicted score change is due to the actions.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down the balance to \$288 on your CAP ONE BK account (# ACCT000027****), and waiting a month for the new balance to be reported.

Score impact: +5

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down all of the following balances: pay down to \$10 on WASH MUTUAL/PROVIDIAN (# ACCT000022****) and pay down to \$12 on CAP ONE BK (# ACCT000027****). Then, wait a month for these changes to be reported.

Score impact: +3

Notes on Actions

- **Outdated information** [[More](#)]

- **Accuracy and timeframe for score improvement** [[More](#)]
- **Order of actions** [[More](#)]
- **How we simulate the passage of time** [[More](#)]
- **Payments and balance transfers** [[More](#)]

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Credit Analyzer

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Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

Results for Equifax

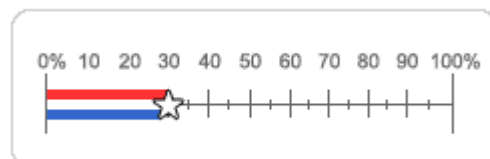
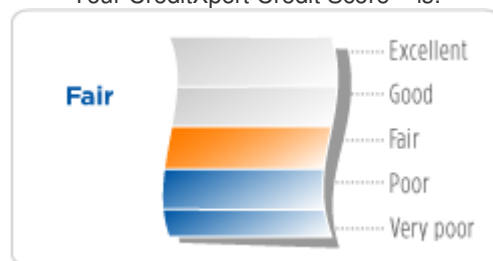
For: DAVID TESTCASE
 Provided By: ABC MORTGAGE TEST
 Mode: Planning (Timeframe: 1+ month)
 Credit Report Date: 11/18/2009
 Disposable cash: \$5,000.



CreditXpert Credit Score™ Summary

Currently, your credit score will make it difficult for you to receive the best offers from lenders, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to qualify for high credit limits and loan amounts.

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 30% of the U.S. population.



Credit Analysis

There are both positive and negative factors that influence your credit score. The most important factors of each kind are listed below, in their order of importance. These factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

In the past, you were late with your payments or were derogatory on 8 account(s). This only includes accounts for which the payment history was reported. [\[More \]](#)

2. Collection accounts and public records

You have at least one collection account or negative public record. [\[More \]](#)

3. Account balances

You currently owe \$1,380 on your revolving accounts. This only includes accounts updated in the past 6 months. Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[More \]](#)

4. Credit applications

You applied for credit 4 time(s) in the past 12 months, as recorded in this credit report. Mortgage and auto loan applications within the last 30 days are not counted. Prior to this 30-day window, all mortgage applications within a short period (14 or 45 days, depending on the bureau) count as a single application. This is also true of applications for auto loans. [\[More \]](#)

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Positive Factors

1. Credit accounts

You have at least one open bankcard. [\[More \]](#)

2. Payment history

You paid all of your accounts on time as of the last time each account was reported. This only includes accounts with a reported payment status that was updated in the past 3 months. Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[More \]](#)

3. Credit history

On average, your accounts have a payment history that starts 1 year and 6 months ago. [\[More \]](#)

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Actions



Potential score change: +14

Results based on a credit report that is 134 days old.

- **Potential improvements found in your Equifax report.** [\[More \]](#)
- **Potential score change:** Including the effect of time, these actions could raise your credit score by 14 points.
- **Effect of time on your score:** +8 [\[More \]](#)
- **Cash needed for these actions:** \$846 [\[More \]](#)
- **Timeframe:** 1+ month

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$846. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

★ Effect of time on your score: +8

If you made minimum payments during the next 30 days and did nothing else, your credit score could increase by 8 points. The rest of the predicted score change is due to the actions.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

Action: Paying down all of the following balances: pay down to \$10 on CAP 1 BANK (# ACCT000027****) and pay down to \$410 on WAMU/PRVDN (#

ACCT000022****). Then, wait a month for these changes to be reported.

Score impact: +6

Notes on Actions

- **Outdated information** [[More](#)]
- **Accuracy and timeframe for score improvement** [[More](#)]
- **Order of actions** [[More](#)]
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CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

The following information applies to all CreditXpert(R) products.

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Stylesheet version: ESS5 applicant ::: CX software version: 7.0