

Prepared for:  
**XYZ Home Loans**  
Main Street, Towson, MD 21286

Reference #:  
Applicant: Smith, John  
Co-Applicant: Smith, Jane  
Request Date: 04/01/2010



Qualifications	Applicant		Co-Applicant	
	Current (from bureaus*)	Potential	Current (from bureaus*)	Potential
Credit score				
on Equifax	Mid 657	+11→668 <a href="#">more</a>	655	+17→672 <a href="#">more</a>
on Experian	645	+27→672 <a href="#">more</a>	Mid 647	+15→662 <a href="#">more</a>
on TransUnion	682	+23→705 <a href="#">more</a>	610	+23→633 <a href="#">more</a>
Negative mortgage history				
In last 12 months	none		none	
All time	!		!	
Installment loans ≤10 months left	!		none	
<b>Key Indicators</b>				
Mid-score forecast, in 30 days ?	638		660	
Collection accounts	!		!	
Public records	none		none	
In dispute	!		!	
In credit counseling	none		none	
Authorized user	!		none	
Mortgage shopping (recent inquiries)	none		none	
Alerts reported by bureaus ?	!		none	
<b>Mid-Score Risk</b>				
If revolving balances rise,	+\$250	630	+\$250	no decrease
in 30 days ?	+\$1,000	624	+\$1,000	635

\* "Current" scores are provided by the credit bureaus (see credit scoring section of credit report for details). "Potential" scores and score changes, score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores or changes.



CreditXpert® products are based on credit report information from the credit bureaus. CreditXpert Inc. ("CXI") is not responsible for inaccurate results, including any due to incorrect, missing, or outdated report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CXI is not affiliated with or endorsed by Equifax, Experian, TransUnion or FICO. CXI is not a credit counseling or credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CXI AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.