



Premium Credit Bureau

2412 NW 87 Place  
Doral, FL 33172

## Credit Analyzer

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

### Results for TransUnion

For:

Provided By:

Mode: Rapid Rescore (Timeframe: Immediate)

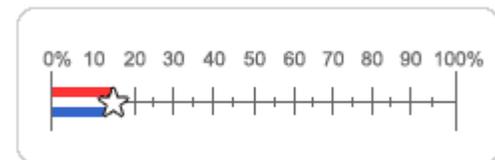
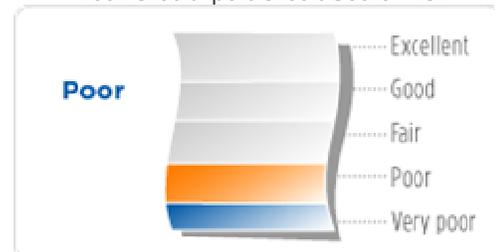
Credit Report Date: 12/03/2009

Disposable cash: \$5,000.



### CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 15% of the U.S. population.



### Actions



**Potential score change: +19**

Results based on a credit report that is 5 days old.

- Potential improvements found in your TransUnion report. [\[ More \]](#)
- Potential score change: These actions could raise your credit score by 19 points.
- Cash needed for these actions: \$3,356 [\[ More \]](#)
- Timeframe: Immediate

---

## How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$3,356. 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.

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 \$589 on your CHASE account (# 512257101140\*\*\*\*), and updating the balance through rapid rescoring.

**Score impact:** +19

## Notes on Actions

- [About rapid rescoring disputes \[ More \]](#)
- [Understanding the estimated score increase \[ More \]](#)
- [Order of actions \[ More \]](#)

[\[ Back to top \]](#)



Premium Credit Bureau

2412 NW 87 Place  
Doral, FL 33172

**Credit Analyzer**

---

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

## Results for Experian

For:

Provided By:

Mode: Rapid Rescore (Timeframe: Immediate)

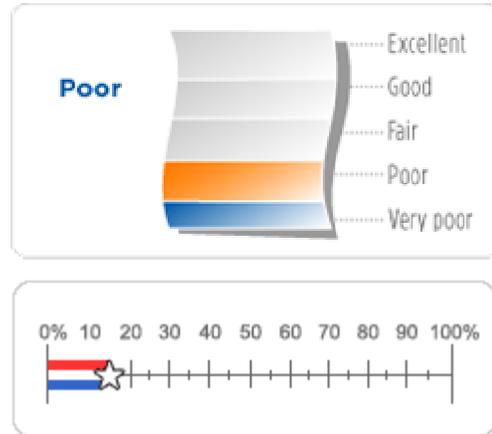
Credit Report Date: 12/03/2009

Disposable cash: \$5,000.



CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 15% of the U.S. population.



## Actions



**Potential score change: +28**

Results based on a credit report that is 5 days old.

- **Potential improvements found in your Experian report.** [ [More](#) ]
- **Potential score change:** These actions could raise your credit score by 28 points.
- **Cash needed for these actions: \$4,245** [ [More](#) ]
- **Timeframe:** Immediate

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$4,245. 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.

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 \$1,455 on your CHASE account (# 512257101140\*\*\*\*), and updating the balance through rapid rescoring.

**Score impact:** +23

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 CHASE (# 512257101140\*\*\*\*) and pay down to \$458 on GEMB/HOME DESIGN FURNI (# 603461006964\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +5

## Notes on Actions

- [About rapid rescoring disputes \[ More \]](#)
- [Understanding the estimated score increase \[ More \]](#)
- [Order of actions \[ More \]](#)

[\[ Back to top \]](#)



Premium Credit Bureau

2412 NW 87 Place  
Doral, FL 33172

## Credit Analyzer

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

## Results for Equifax

**For:**

**Provided By:**

**Mode:** Rapid Rescore (Timeframe: Immediate)

**Credit Report Date:** 12/03/2009

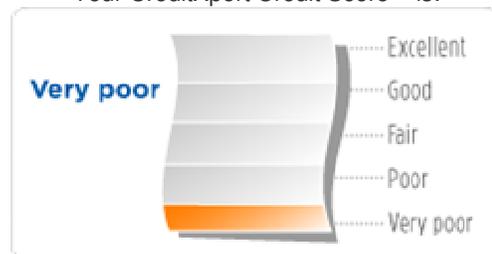
**Disposable cash:** \$5,000.

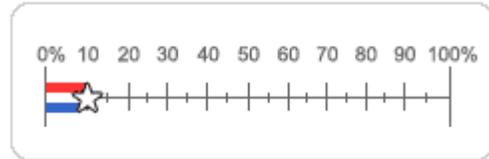


## CreditXpert Credit Score™ Summary

Currently, your very low credit score will make it difficult for you to obtain new credit accounts, including mortgages, auto loans, home equity loans, and credit cards. Be prepared to pay high fees and interest rates and/or to make a large deposit or down payment. Also, you may have to manage with small credit limits and loan amounts.

Your CreditXpert Credit Score™ is:





Your CreditXpert Credit Score™ is higher than 10% 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. Collection accounts and public records

Your most recent collection account or negative public record is 10 months old. [\[ More \]](#)

#### 2. Credit history

You opened your first credit account 4 years and 4 months ago. This does not include disputed accounts and accounts for which the date opened is not reported. [\[ More \]](#)

#### 3. Payment history

You were late by the most consecutive payments or became derogatory 1 year and 11 months ago. This only includes accounts for which the payment history was reported. [\[ More \]](#)

#### 4. Credit applications

You applied for credit 5 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. [\[ More \]](#)

[\[ Back to top \]](#)



### Positive Factors

#### 1. Payment history

You paid 100% of your accounts on time (as of the last time each account was reported). Note that derogatory accounts that have been paid off do not count as being paid on time. Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[ More \]](#)

## 2. Credit accounts

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

## 3. Credit history

The longest payment history reported for any of your accounts starts 3 years and 10 months ago. [\[ More \]](#)

[\[ Back to top \]](#)



## Actions

---



**Potential score change: +16**

Results based on a credit report that is 5 days old.

- **Potential improvements found in your Equifax report.** [\[ More \]](#)
- **Potential score change:** These actions could raise your credit score by 16 points.
- **Cash needed for these actions: \$4,834** [\[ More \]](#)
- **Timeframe:** Immediate

---

## How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$4,834. 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.

1. **Reducing the number of revolving accounts that are 50% (or more) used.** You can do this by paying down the balance on an existing account.

**Action:** Paying down all of the following balances: pay down to \$735 on CHASE (# 426690202271\*\*\*\*) and pay down to \$2,334 on CHASE (# 512257101140\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +8

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 CHASE (# 512257101140\*\*\*\*) and pay down to \$513 on GEMB/HOME (# 60346100\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +8

## Notes on Actions

- **About rapid rescoring disputes** [ [More](#) ]
- **Understanding the estimated score increase** [ [More](#) ]
- **Order of actions** [ [More](#) ]

[ [Back to top](#) ]



CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

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

The information used by CreditXpert products is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any CreditXpert products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. CreditXpert products are only as accurate as the information upon which they are based. CreditXpert Inc. is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

CreditXpert Credit Scores™ are provided to help users better understand how lenders evaluate consumer credit reports. Lenders may use a different score to evaluate a person's creditworthiness. Therefore, nothing in CreditXpert products is an endorsement or a determination of a person's qualification for a loan, a change in loan terms or any other extension of credit by lenders. Each lender has specific underwriting standards, so a person should not assume that he or she will receive the same evaluation, credit terms or conditions from each lender. Also, CreditXpert Inc. is not connected in any way to Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO(R) score. CreditXpert Inc. does not represent that CreditXpert Credit Scores are identical or similar to any specific credit scores produced by any other company. Moreover, score changes predicted by CreditXpert products are only estimates. CreditXpert Inc. does not guarantee that credit scores from any other company will change by the same number of points, if at all.

Also, CreditXpert Inc. does not represent that potential problems found by its software in credit reports are real, or that correcting such items will result in changes to credit scores. Furthermore, CreditXpert Inc. provides information to help consumers make their own decisions; it does not advise anyone to dispute any item in his or her credit report. Moreover, CreditXpert products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

THE FOREGOING INFORMATION IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPERT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPERT INC. AND ITS SUPPLIERS 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.

Copyright (c) 2000-2009, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.

Stylesheet version: ESS5 applicant ::: CX software version: 6.4