



Credit Analyzer

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

Results for TransUnion

For: MARIA A TESTCASE
 Provided By: SIMPSONS MORTGAGE
 Mode: Planning (Timeframe: 1+ month)
 Credit Report Date: 12/18/2007
 Credit Score: 567



Actions



Potential score change: +8

Results based on a fresh credit report.

- Did not find potential improvements in your TransUnion report. [\[More \]](#)
- Effect of time on your score: +8 [\[More \]](#)
- Timeframe: 1+ month



Credit Analyzer

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

Results for Experian

For: MARIA A TESTCASE
 Provided By: SIMPSONS MORTGAGE
 Mode: Planning (Timeframe: 1+ month)
 Credit Report Date: 12/18/2007
 Credit Score: 566
 Disposable cash: \$5,000.



Actions



Potential score change: +33

Results based on a fresh credit report.

- **Potential improvements found in your Experian report.** [[More](#)]
 - **Potential score change:** Including the effect of time, these actions could raise your credit score by 33 points.
 - **Effect of time on your score:** +11 [[More](#)]
 - **Cash needed for these actions:** \$0 [[More](#)]
 - **Timeframe:** 1+ month
-

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$0. However, you must still make your monthly payments.

These actions may raise your score

★ Effect of time on your score: +11

If you made minimum payments during the next 30 days and did nothing else, your credit score could increase by 11 points. The rest of the predicted score change is due to the actions.

1. **Increasing the number of revolving bankcards.** You can do this by opening a new account.

Action: Opening a new revolving bankcard account with a credit limit of at least \$300, keeping a \$0 balance on this account, and waiting a month for it to be reported. The new account may be a secured credit card.

Score impact: +11

2. **Increasing the number of revolving accounts with a balance.** You can do this by charging a small balance on an unused revolving account.

Action: Increasing the balance to \$10 on your New Credit Card account (# NEW-0050), and waiting a month for the new balance to be reported.

Score impact: +11

Notes on Actions

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

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

Credit Analyzer

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

Results for Equifax

For: MARIA A TESTCASE
Provided By: SIMPSONS MORTGAGE
Mode: Planning (Timeframe: 1+ month)
Credit Report Date: 12/18/2007
Credit Score: 524



Actions



Potential score change: +0

Results based on a fresh credit report.

- Did not find potential improvements in your Equifax report. [\[More \]](#)
- Effect of time on your score: +0 [\[More \]](#)
- Timeframe: 1+ month



Credit Analysis



Negative Factors

1. Payment history

You were late by the most consecutive payments or became derogatory less than one month ago. This only includes accounts for which the payment history was reported.

2. Collection accounts and public records

Your most recent collection account or negative public record is 9 months old.

3. Credit history

You opened your first credit account 8 years and 5 months ago. This does not include disputed accounts and accounts for which the date opened is not reported.

4. Credit applications

You applied for credit 14 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.

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



Positive Factors

1. Credit accounts

You have at least one revolving account.

2. Payment history

You paid all of your open accounts on time (as of the last time each account was reported). Lost, stolen, transferred, or sold accounts may be excluded from this factor.

3. Account balances

On average, you owe 92% of the original amount of your installment loans. This average does not include paid off loans, mortgages, or accounts for which the loan amount is not reported. Lost, stolen, transferred, or sold accounts may be excluded from this factor.

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

CreditXpert(R) glossary of credit industry terms: <http://www.CreditXpert.com/glossary.htm>



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. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT 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) 2000-2007, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.

Stylesheet version: ESS5 applicant ::: CX software version: 6.2.2