

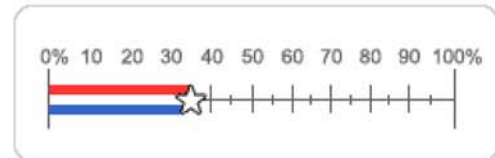
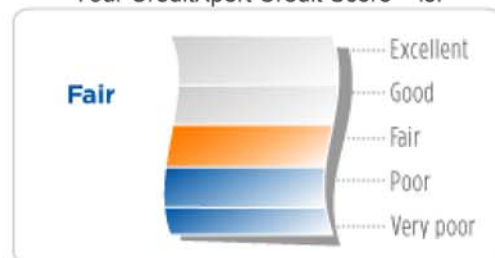
## Results for Experian

For: CAROLS TESTCASE  
 Provided By: ABC MORTGAGE TEST  
 Mode: Planning (Timeframe: 1+ month)  
 Credit Report Date: 04/14/2011  
 Disposable cash: \$10,000.

## 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 35% 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 12 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. Credit usage

On average, you are using 24% of the credit limit on your revolving accounts. This only includes accounts for which the credit limit or highest balance is reported. This is because if the credit limit is not reported, your highest balance is used instead. Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[ More \]](#)

## 4. Credit applications

You applied for credit 8 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 have not been late with your payments in the past 12 months. This only includes accounts for which the payment history was reported. [\[ More \]](#)

### 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

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**Potential score change: +8**

Results based on a fresh credit report.

- 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: \$10,000.
- 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

- 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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