



Premium Credit Bureau
9594 Doral Boulevard #206
Miami, Florida 33178

Credit Analyzer

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

Results for TransUnion

For:

Provided By:

Mode: Rapid Rescore (Timeframe: Immediate)

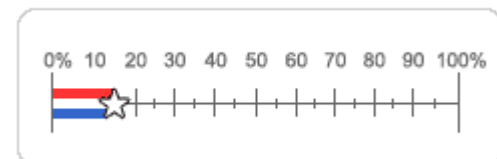
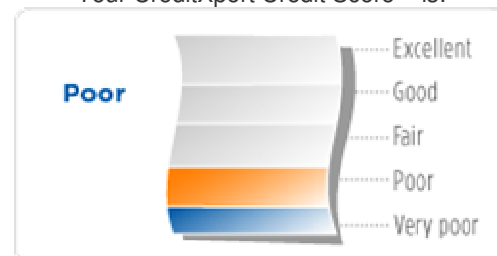
Credit Report Date: 12/03/2009

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.

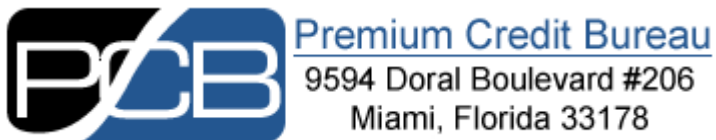
Action: Paying down the balance to \$589 on your CHASE account (# 512257101140****), and updating the balance through rapid rescoring.

Score impact: +19

Notes on Actions

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

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Credit Analyzer

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

Results for Experian

For:

Provided By:

Mode: Rapid Rescore (Timeframe: Immediate)

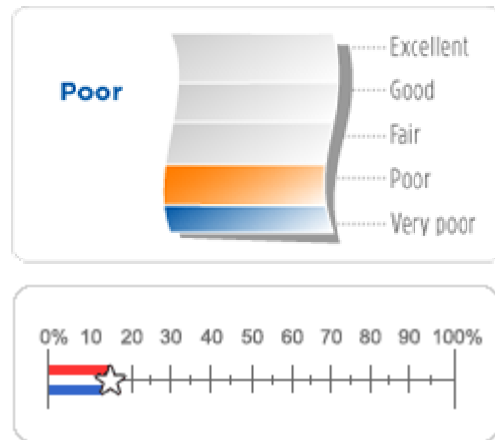
Credit Report Date: 12/03/2009

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 \[More \]](#)

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Premium Credit Bureau
9594 Doral Boulevard #206
Miami, Florida 33178

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

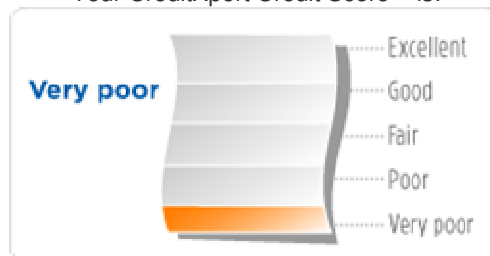
Disposable cash: \$5,000.

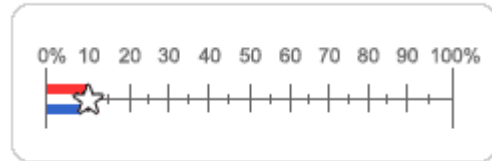


CreditXpert Credit Score™ Summary

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. [\[More \]](#)

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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. [\[More \]](#)

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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](#)]

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

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