

How to Order Credit Analyzer and What-If Simulator

Credit Analyzer is a tool that tell you how to improve your credit score based on the amount of cash you have available to pay off your debt. If you don't see the option to order the Credit Analyzer report, please contact your credit reporting agency for further information. To order the Credit Analyzer and What-If, follow these steps:

1. Log into the credit system and go to the credit file screen of a report as shown in **Figure 1**.
2. Select Credit Analyzer from the Other Reports drop down menu to bring up the order screen.

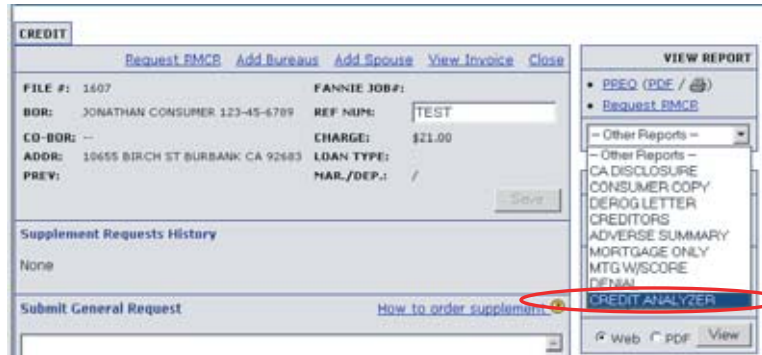


Figure 1: Credit File

3. On the order screen, specify the disposable cash amount, select the repository, and click on Order. The disposable cash amount tells the Credit Analyzer how much cash the consumer has available to pay off debts. The Credit Analyzer will use this cash amount to determine which debt to pay off that would best improve the credit score.
 - a. The disposable cash amount can be changed as many time as needed per file per bureau without being charged again.

4. Once the report is ordered, it will be displayed on the screen (**Figure 2**). After viewing the Credit Analyzer report, you can choose to order the What-If product by selecting a repository that was ordered for the credit analyzer report and clicking on the "Order What-If" button.

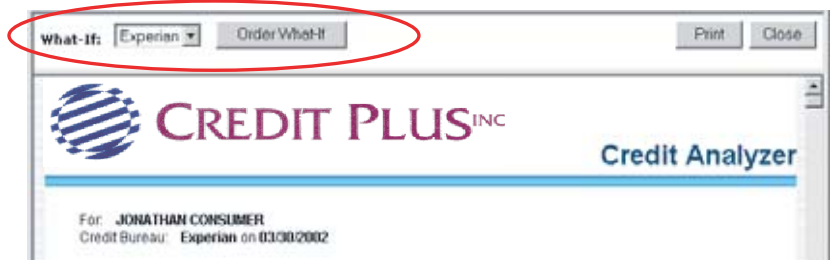


Figure 2: Credit Analyzer Report

5. On the What-If screen, the user can change the credit data and click on the Calculate button to see the number of points that would potentially be added or subtracted from the credit score. Below are possible changes:
 - a. Account Balance
 - b. Account High Credit
 - c. Account Status
 - d. Delete Account
 - e. Close Account: closed accounts are displayed in gray text.



| Creditor | Account # | Opened | Type | Credit Limit | Balance | Status |
|------------------------|----------------------|--------|-------------|--------------|---------|-----------------|
| HOME FINANCIAL | 1400008850**** | 19905 | Mortgage | 400000 | 234500 | Current |
| MOUNTAIN BK | 3562801973253481**** | 19803 | Installment | 43275 | 37230 | Current |
| CENTRAL BANK | 23602657**** | 19921 | Auto Loan | 22250 | 11550 | 30 days late |
| STATS BANK | 4271008232**** | 19901 | Credit Card | 10000 | 8628 | Current |
| EMPLOYERS CREDIT UNION | 525556601**** | 19852 | Credit Card | 10000 | 6529 | Current |
| HEMLOCKS | 82861031**** | 19962 | Installment | 1000 | 1000 | Current |
| CREDIT AND COLLECTION | 9954111**** | 19909 | Other | 500 | 230 | Collection |
| SAY COMPANY | 52551**** | 19905 | Credit Card | 1480 | 0 | Paid derogatory |
| ISLAND SERVICE | 4058525482**** | 19902 | Credit Card | 1000 | 0 | Current |
| TRAVEL CHARGE USA | 4271008232**** | 19901 | Charge Card | 4000 | 0 | Current |

Figure 3: What-If Simulator