



Credit Analyzer

For: **EDWARD TESTCASE**
 Credit Bureau: **Experian** on 12/18/2003



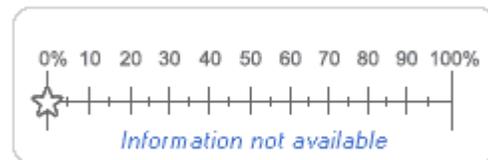
Summary



Potential score improvement: +56

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see [specific ways](#) to achieve potential
- [Identify critical factors](#) – understand which accounts are hurting and helping
- Verify information – make sure [reported information](#) is up-to-date and accurate



The current CreditXpert Credit Score™ is in the lowest 5% of the U.S. population.



Actions

How much cash is needed?

- Cash available: \$2500.
- Cash needed for these actions: \$1114.

The following actions may improve your score

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

Action: Making a payment of \$85 on your HOUSEFULL FINANCE account (# 606134571109****).

Score Impact: +9

- 2. Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

Action: Making a payment of \$330 on your PONTIFICAL FINANCE account (# 7078****).

Score Impact: +9

- 3. Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

Action: Making a payment of \$125 on your INMOBILE OIL account (# 74****).

Score Impact: +13

- 4. Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

Action: Making a payment of \$336 on your FORK MOTOR CREDIT account (# 1348AP****).

Score Impact: +13

- 5. 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, or by opening a new account.

Action: Making a payment of \$238 on your DIALED STEREO account (# 56675****).

Score Impact: +4

Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe: One month

Score Impact: +8

Notes on Actions

- Order of actions**

The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.

- Accuracy and timeframe for score improvement**

The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because

other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.

- **Payments and balance transfers**

Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

- **New accounts**

Credit limit and present payment status are assumed to be reported for any new account. The credit limit is based on the current credit score (better scores are assigned a higher limit).



Credit Analysis

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

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

Here is a list of all the credit records used to calculate this factor.

Payment Status Date	Lending Institution, Account Number	Comment	Date Last Reported
12/2003	FORK MOTOR CREDIT 1348AP****	Was "60 days late".	12/2003

2. Credit accounts

You do not have any open bankcard listed in your credit report.

3. Account balances

You currently owe \$637 on your revolving account(s). This only includes accounts updated in the past 6 months.

Here is a list of all the credit records used to calculate this factor.

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Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$238	DIALED STEREO 56675****		11/2003
\$189	NERDSTRAIN 4387****		12/2003
\$125	INMOBILE OIL 74****		11/2003
\$85	HOUSEFULL FINANCE 606134571109****		11/2003



Positive Factors

1. Collection accounts and public records

You do not have any collection account or negative public record listed in your credit report.

2. Credit applications

You did not apply for credit in the past 12 months, as recorded in this credit report.

3. Credit accounts

You have at least one revolving account.

Here is a list of all the credit records used to calculate this factor.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
01/1988	CHANCE VISA 601100248726****		06/2003
01/1991	INMOBILE OIL 74****		11/2003
01/1992	DIALED STEREO 56675****		11/2003
12/1996	HOUSEFULL FINANCE 606134571109****		11/2003
05/1999	NERDSTRAIN 4387****		12/2003
05/2000	BORROWEDWAY 5372****		12/2003



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

A CreditXpert Credit Score™ is provided to help you better understand how lenders evaluate your credit reports. It is not an endorsement or a determination of your qualification for a loan. Each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, lenders will incorporate additional

information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans may vary from lender to lender. The higher your credit scores, the better. With a better credit score, you are more likely to be eligible for the best credit card and loan offers, including terms and conditions, such as interest, fees, and benefits.

The information used to determine a CreditXpert Credit Score comes from your credit report at one of the major credit bureaus. Your credit reports are a compilation of your credit information that is reported to the bureaus by various institutions such as lenders with which you have accounts. The information contained in your credit reports reflects the latest information provided. If you recently made a payment, opened a new account, or authorized a credit inquiry, it may not yet be reflected in your reports. Likewise, it will not be reflected in your CreditXpert Credit Score™, CreditXpert Credit Analysis™, CreditXpert Credit Wizard™, or CreditXpert 3-Bureau Comparison™. Also, disputed items are not incorporated in the assessment of a CreditXpert Credit Score. Be aware that your scores may change every time new information is added to your credit reports. In addition, the CreditXpert Credit Score you receive is only as accurate as the information it is based upon. CreditXpert Inc. is not responsible for misinformation (incorrect or missing information) in your credit reports, which may lead to a counter-intuitive or even incorrect analysis. Carefully review all the information in your credit reports to make sure it is accurate and up-to-date. If you need advice about how to handle financial problems, you can seek help from a non-profit credit counseling organization.

The CreditXpert Credit Score is calculated based on many of the same criteria considered by the leading consumer credit scoring companies, producing in most cases a consumer credit score that duplicates or closely approximates the typical consumer credit score used by banks, mortgage lenders, and loan companies when determining credit worthiness. CreditXpert® is not connected in any way with Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO® score. CreditXpert Inc. does not represent that the CreditXpert Credit Scores are identical in every respect to any consumer credit score produced by any other company.

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