



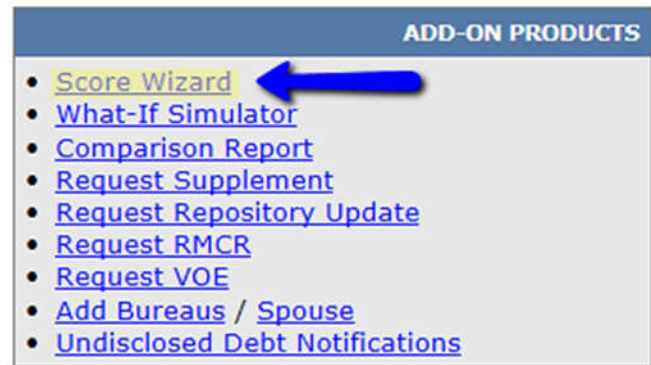
The **Score Wizard** provides you with an action plan to show which account(s) could potentially be updated to have a positive effect on the score.

1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



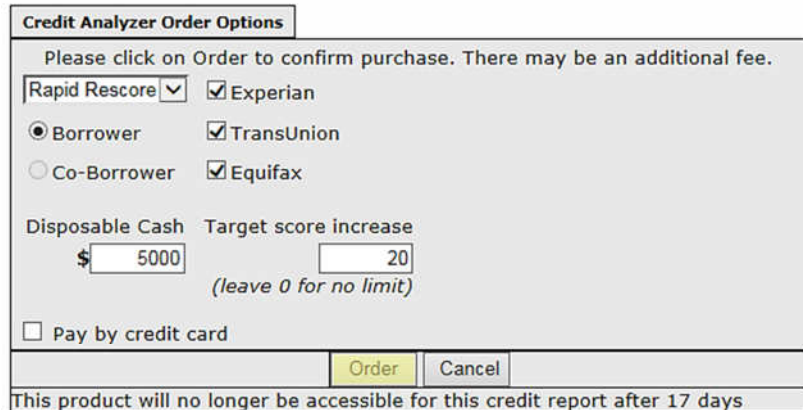
The screenshot shows the Credit Plus Inc main page. At the top, there is a search bar with 'File #' and a 'Go' button. Below this, there are three main sections: 'Products & Services', 'Tools', and 'Helpful Tips'. Under 'Products & Services', there is a sub-section for 'Credit Verification' with links for 'Order Credit Report', 'Order Business Credit Report', and 'Order Undisclosed Debt Notifications'. Under 'Tools', there are links for 'Documentation Requests', 'Total cost for borrower', 'Management Reports', 'User Setup', 'Invoices', 'Change Credit Report Owner', 'Generate Auth Code', and 'Configure AutoUpgrade'. Under 'Helpful Tips', there are links for 'Ordering Credit Reports', 'Finding Ordered Products', and 'Total Cost for Borrower'. There is also a 'Settlement Services' section with a link for 'New Worksheet'.

2. Once in the file, navigate to **ADD-ON PRODUCTS** where you will find a bullet that says Score Wizard.



The screenshot shows the 'ADD-ON PRODUCTS' menu. It contains a list of products: 'Score Wizard', 'What-If Simulator', 'Comparison Report', 'Request Supplement', 'Request Repository Update', 'Request RMCR', 'Request VOE', 'Add Bureaus / Spouse', and 'Undisclosed Debt Notifications'. A blue arrow points to the 'Score Wizard' option.

3. This will take you to a screen that allows you to input all necessary information. From the dropdown menu, choose between **Rapid Rescore** or **Planning**. Choose which bureaus you would like to work with, how much Disposable Cash will be available to pay down balances, and how much of a score increase the borrower needs. If you chose to pay by credit card, check the box. Then click **Order**.



The screenshot shows the 'Credit Analyzer Order Options' form. It includes a dropdown menu for 'Rapid Rescore', radio buttons for 'Borrower' (selected) and 'Co-Borrower', and checkboxes for 'Experian', 'TransUnion', and 'Equifax'. There are input fields for 'Disposable Cash' (set to \$5000) and 'Target score increase' (set to 20). A checkbox for 'Pay by credit card' is present. At the bottom, there are 'Order' and 'Cancel' buttons. A warning message states: 'This product will no longer be accessible for this credit report after 17 days'.



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4. Your results will process immediately. The page will look like this:  
If you scroll down to where the report says **Actions**, please follow these steps EXACTLY. You may quit the process at any time, but you cannot SKIP a step.

The screenshot displays the 'Credit Analyzer' interface. At the top, it features the 'CREDIT PLUS SCORE WIZARD' logo and a 'Print' button. Below the header, it lists 'Reports available for: Experian, Equifax, TransUnion'. The main section is titled 'Results for Experian' and includes the following details: 'For: LUIS TESTCASE', 'Provided By: CREDIT PLUS UNIVERSITY ACCOUNT', 'Mode: Rapid Rescore (Timeframe: Immediate)', 'Credit Report Date: 10/13/2015', and 'Target: +20'. A section titled 'CreditXpert Credit Score™ Summary' shows a vertical bar chart with five levels: Excellent, Good, Fair, Poor, and Very poor. The 'Fair' level is highlighted in blue. Below the chart is a horizontal scale from 0% to 100% with a red bar indicating the current score is higher than 30% of the U.S. population. The 'Actions' section contains a button with a magnifying glass icon and the text 'Potential score change: +9'. At the bottom, a note states 'Results based on a credit report that is 13 days old.'

**Rapid Rescore Mode:** Rapid Rescore will analyze the borrower’s credit data and then give suggestions on what the borrower can do to improve his or her score. The results will potentially reflect with the bureaus within 5-7 business days upon requesting a repository update through Credit Plus.

**Planning Mode:** The Planning Mode will calculate changes that are made automatically when the creditors update the accounts on the monthly basis. Although a Rapid Rescore reflects with the bureaus within 5-7 days, it generally takes 30-45 days for the Planning Mode.

PLEASE LET US KNOW IF YOU HAVE ANY FURTHER QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.