



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

## Results for Equifax

For: Anonymous

Provided By: ALLIED FINANCIAL LLC

Mode: Rapid Rescore (Timeframe: Immediate)

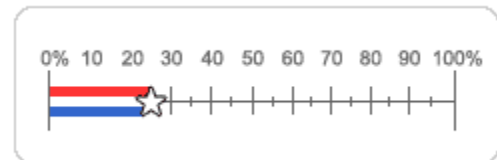
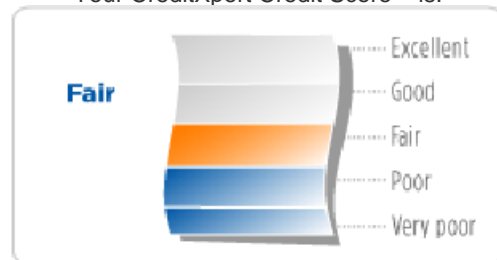
Credit Report Date: 2008

Disposable cash: \$5,000.



## CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 25% of the U.S. population.



## Actions



**Potential score change: +16**

Results based on a fresh credit report.

- **Potential improvements found in your Equifax report.**  
This tool found actions that could improve your credit score.
- **Potential score change:** These actions could raise your credit score by 16 points.
- **Cash needed for these actions: \$4,629**  
This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

- **Timeframe:** Immediate
- 

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$4,629. 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 \$2,215 on your CITI account (# 5\*\*\*\*423452\*\*\*\*), and updating the balance through rapid rescoring.

**Score impact:** +9

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 CITI (# 5\*\*\*\*23452\*\*\*\*), pay down to \$10 on HS BC BANK (# \*\*\*\*536631\*\*\*\*), and pay down to \$242 on CAP ONE (# \*\*\*\*5724750\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +7

### Notes on Actions

- **About rapid rescoring disputes**

After paying down accounts or transferring balances, you may need to gather some documentation from your creditors and give it to your loan officer to complete your rapid rescoring disputes. The loan officer will deliver the documentation to the appropriate parties for verification, so that changes can be made to your credit report. When the changes are complete, the loan officer should get a new report with an updated score. Check that the information was updated correctly. During this process, avoid making changes to your credit other than those recommended to you. Also, first speak with your loan officer before disputing any information on your own, as consumer disputes can prevent rapid rescoring disputes for 30 days. The best possible documentation is a letter from the creditor. It must be on company letterhead and from an authorized employee, and must clearly instruct the credit bureau to correct specific information. The letter must be dated and include the account number, your full name and address, and the name, phone number, and signature of the employee. The phone number must be a direct line (extensions are allowed) that the credit bureau can use to verify the information.

- **Understanding the estimated score increase**

The score change shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. First, other

information in your credit report (such as account balances) may have changed between the initial report and the report obtained after rapid rescoring. When using a rapid rescoring service, it may take 3 or more days after your disputes are submitted to receive an updated credit score. This tool assumes that your accounts will not be re-reported by lenders during that time period. Second, in the course of processing your dispute, the bureaus may update other account information that you did not dispute. As a result, the score may decrease in a situation where it was expected to increase. For example, if the balance is updated, the bureau may decide to also refresh the payment status, revealing that you have a more recent delinquency. Such unintended changes may lower the score more than correcting the disputed information raises it.

- **Order of actions**

The estimated score change is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. If you see similar actions on the same account, you can combine them together and perform them as a single action. Paying down balances to zero can sometimes be worse than keeping small balances, so pay careful attention to the instructions for each action.



**CREDIT PLUS** INC

## Credit Analyzer

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

### Results for TransUnion

For: Anonymous

Provided By: ALLIED FINANCIAL LLC

Mode: Rapid Rescore (Timeframe: Immediate)

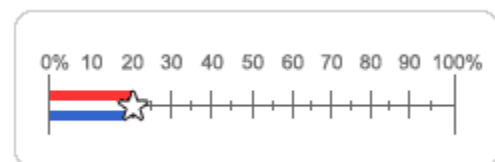
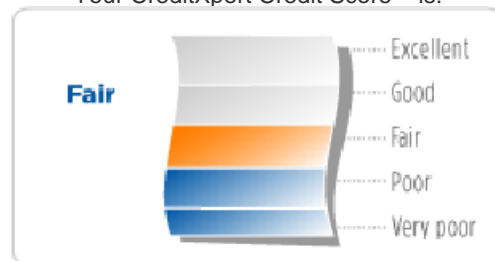
Credit Report Date: 10/08/2008

Disposable cash: \$5,000.



### CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 20% of the U.S. population.



## Actions



**Potential score change: +18**

Results based on a fresh credit report.

- **Potential improvements found in your TransUnion report.**  
This tool found actions that could improve your credit score.
- **Potential score change:** These actions could raise your credit score by 18 points.
- **Cash needed for these actions: \$3,907**  
This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.
- **Timeframe:** Immediate

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$3,907. 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 \$1,492 on your CITI account (# 5\*\*\*\*\*23452\*\*\*\*), and updating the balance through rapid rescoring.

**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 CITI (# 5\*\*\*\*\*23452\*\*\*\*) and pay down to \$471 on HSBC BANK (# 5\*\*\*\*\*00053\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +13

### Notes on Actions

- About rapid rescoring disputes
- Understanding the estimated score increase
- Order of actions



## Credit Analyzer

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

### Results for Experian

For: Anonymous

Provided By: ALLIED FINANCIAL LLC

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 2008

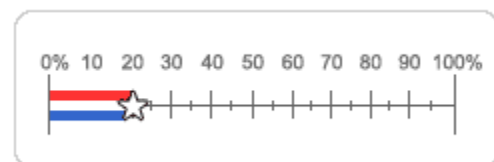
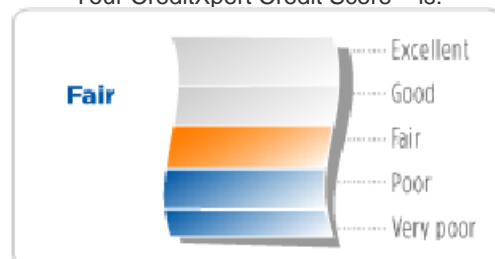
Disposable cash: \$5,000.



### 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 20% 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 7 account(s). This only includes accounts for which the payment history was reported.

### 2. Collection accounts and public records

Your most recent collection account or negative public record is 1 year old.

### 3. Credit usage

On average, you are using 40% 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.

### 4. Credit applications

You applied for credit 6 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.

[\[ Back to top \]](#)



## Positive Factors

### 1. Credit accounts

You have at least one open bankcard.

### 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.

### 3. Credit history

On average, your accounts have a payment history that starts 1 year and 9 months ago.

[\[ Back to top \]](#)



## Actions



**Potential score change: +22**

Results based on a fresh credit report.

- **Potential improvements found in your Experian report.**
- **Potential score change:** These actions could raise your credit score by 22 points.
- **Cash needed for these actions: \$3,907**
- **Timeframe:** Immediate

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$3,907. 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 \$2,325 on your CITI account (# 5\*\*\*\*\*23452\*\*\*\*), and updating the balance through rapid rescoring.

**Score impact:** +15
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 CITI (# 5\*\*\*\*\*23452\*\*\*\*) and pay down to \$471 on HSBC BANK (# 0000\*\*\*\*\*1\*\*\*\*). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +7