

## Results for Equifax

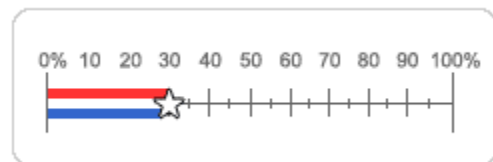
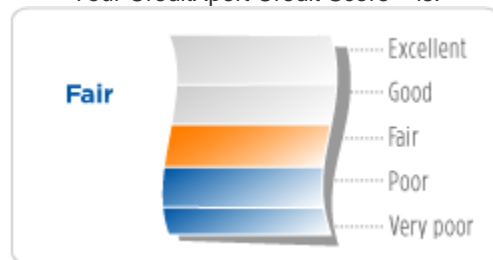
For: CARLOS L TESTCASE  
Provided By: ABC MORTGAGE TEST  
Mode: Planning (Timeframe: 1+ month)  
Credit Report Date: 03/06/2009  
Disposable cash: \$5,000.



## 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 30% 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

You were late by the most consecutive payments or became derogatory 2 months ago. This only includes accounts for which the payment history was reported. [\[ More \]](#)

## 2. Credit usage

On average, you are using 28% 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. [\[ More \]](#)

## 3. Credit accounts

You have no open bankcards listed in your credit report. [\[ More \]](#)

## 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. Collection accounts and public records

You have no collection accounts or negative public records listed in your credit report. [\[ More \]](#)

### 3. Credit accounts

You have at least one revolving account. [\[ More \]](#)

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## Actions

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**Potential score change: +22**

Results based on a fresh credit report.

- **Potential improvements found in your Equifax report.** [ [More](#) ]
  - **Potential score change:** Including the effect of time, these actions could raise your credit score by 22 points.
  - **Effect of time on your score: +2** [ [Less](#) ]  
If you made minimum payments during the next 30 days and did nothing else, your credit score could increase by 2 points. The rest of the predicted score change is due to the actions.
  - **Cash needed for these actions: \$2,117** [ [More](#) ]
  - **Timeframe:** 1+ month
- 

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$2,117. 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.

#### ★ Effect of time on your score: +2

If you made minimum payments during the next 30 days and did nothing else, your credit score could increase by 2 points. The rest of the predicted score change is due to the actions.

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 \$483 on your Account111 account (# 1111\*\*\*\*), and waiting a month for the new balance to be reported.

**Score impact:** +12

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 Account11B (# 11B11B11\*\*\*\*) and pay down to \$455 on Account5 (# -55\*\*\*\*). Then, wait a month for these changes to be reported.

**Score impact:** +8

### Notes on Actions

- **Accuracy and timeframe for score improvement** [ [More](#) ]

- **Order of actions** [ [More](#) ]
- **How we simulate the passage of time** [ [More](#) ]
- **Payments and balance transfers** [ [More](#) ]

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