



About

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This tool looks for ways to improve your credit score with actions such as making payments or transferring debt. If a specific score increase is requested, this tool determines a set of actions that can meet this goal. If not, it identifies the actions that may improve your score the most on this credit bureau. In both cases, it tries to achieve the score increase using the minimum amount of cash.

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Please contact your credit report provider for support.

NCO Credit Services	
101 Overland Drive	
North Aurora, IL 60542	
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Phone2:	
Fax:	(800) 285-8348
Email:	credit.tech@ncogroup.com
WebAddress:	www.ncocreditservices.com

Results for Equifax

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 01/05/2009

Disposable cash: \$2,000.



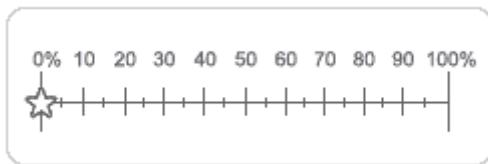
Summary



**Potential score change:
+101**

Results based on a fresh credit report.

- **Potential improvements found in your Equifax report.** [\[More \]](#)
- **Potential score change:** These actions could raise your credit score by 101 points.
- **Cash needed for these actions: \$1,043** [\[More \]](#)
- **Timeframe:** Immediate



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



Actions

How much cash is needed?

- Disposable cash: \$2,000.
- Cash needed for these actions: \$1,043. 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, and at the same time reducing the total past due amount on your past due revolving accounts.** You can do this by paying down the balance on a past due account.

Action: Paying down the balance to \$266 (which should also reduce the past due amount) on your BLOOMDSNB account (# 210149651****), and updating both the balance and the past due amount through rapid rescoring.

Score impact: +75

2.

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts, and at the same time reducing the total past due amount on your past due revolving accounts.** You can do this by paying down the balance on a past due account.

Action: Paying down all of the following balances (which should also reduce the past due amounts): pay down to \$10 on BLOOMDSNB (# 210149651****) and pay down to \$146 on CIT BK/DFS (# 7945011903253****). Then, update the balances and past due amounts of these accounts through rapid rescoring.

Score impact: +26

4.

Notes on Actions

- **About rapid rescoring disputes** [[More](#)]
- **Understanding the estimated score increase** [[More](#)]
- **Order of actions** [[More](#)]

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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 were late by the most consecutive payments or became derogatory 1 month ago. This only includes accounts for which the payment history was reported. [\[More \]](#)

Payment Status Date	Lending Institution, Account Number	Comment	Date Last Reported
12/2008	BLOOMDSNB 210149651****	Was "120 days late."	12/2008

2. Credit history

You opened your first credit account 3 years and 5 months ago. This does not include disputed accounts and accounts for which the date opened is not reported. [\[More \]](#)

Age	Lending Institution, Account Number	Comment	Date Last Reported
3 years and 5 months	WFNB/ED BA 585637337353****	Opened on 08/2005.	12/2008

3. Available credit

You have a total of \$1,582 available credit on your open revolving account(s). This only includes accounts for which the credit limit is reported. [\[More \]](#)

Available Credit	Lending Institution, Account Number	Comment	Date Last Reported
\$967	CIT BK/DFS 7945011903253****	Credit limit is \$1,500. Balance is \$533.	11/2008
\$315	WFNB/ED BA 585637337353****	Credit limit is \$400. Balance is \$85.	12/2008
\$200	MACYSDSNB 438024811****	Credit limit is \$200. Balance is \$0.	12/2008
\$100	GEMB/L&T 094756****	Credit limit is \$100. Balance is \$0.	12/2008

4. Credit applications

You applied for credit 2 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. [\[More \]](#)

Inquiry Date	Lending Institution, Account Number	Comment	Date Last Reported
01/15/2008	NORDSTROM		

08/11/2008	NCO GROUP		
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Positive Factors

1. Collection accounts and public records

You have no collection accounts or negative public records listed in your credit report.

2. Credit accounts

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

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
08/2005	WFNB/ED BA 585637337353****		12/2008
09/2005	BLOOMDSNB 210149651****		12/2008
10/2005	CIT BK/DFS 7945011903253****		11/2008


11/2005	GEMB/L&T 094756****		12/2008
11/2005	LORD TAYL g****		08/2007
10/2006	MACYSDSNB 438024811****		12/2008

3. Payment history

You are not derogatory on any credit accounts. Lost, stolen, transferred, or sold accounts may be excluded from this factor.

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