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CreditXpert Essentials™ Advisor View

Credit Bureau: **TransUnion** on **07/13/2006**



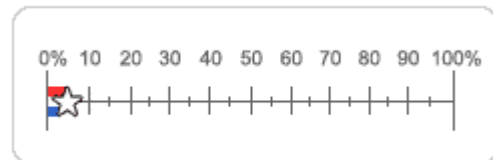
Summary



Potential score improvement: +41

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](#)



The current CreditXpert Credit Score™ is higher than 5% of the U.S. population.

information is up-to-date and accurate



Actions

This tool identifies the actions that can improve your scores the most.

How much cash is needed?

- Disposable cash: \$2,000.
- Cash needed for these actions: \$418.

These actions may raise your score

1. **Reducing your total debt.** You can do this by paying down the balance on an existing account.

Action: Making an extra payment of \$65 on your PEOPLES ENGY account (#), in addition to your monthly payments.

Score impact: +3

- 2.
3. **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 an extra payment of \$353 on your HSBC NV account (#), in addition to your monthly payments.

Score impact: +13

- 4.

Impact of time on your credit

It is unusual for scores to increase by this much when one month's time passes, although some score improvement is expected because your accounts get older. In particular, negative information has less effect on your scores as it gets older. The main reason(s) for having such a large simulated score increase: You have fewer delinquent accounts that were recently reported.

Timeframe: One month

Score Impact: +25

Notes on Actions

- **Order of actions.**
The estimated credit score 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. Some actions may be repeated.
- **Accuracy and timeframe for score improvement.**
The new score 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. For one thing, 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 change after you take any actions.
- **How we simulate the passage of time.**
In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.
- **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 accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit).

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