

[Back](#) [Switch to Applicant view](#) [View in new window](#) [Print](#)



CreditXpert Essentials™ Advisor View

Credit Bureau: **Equifax** on **10/09/2006**



Summary

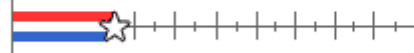


Potential score improvement: +6

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 information](#) is up-to-date and accurate

0% 10 20 30 40 50 60 70 80 90 100%



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



Actions

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.

How much cash is needed?

- Disposable cash: \$6,000.
- Cash needed for these actions: \$2,505. 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

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 \$500 on your CORP. AM FCU account (#), and waiting a month for the new balance to be reported.

Score impact: +9

- 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.

Action: Paying down all of the following balances: pay down to \$10 on CORP. AM FCU (#), pay down to \$10 on HSBC BANK NV FKA HHL (#), pay down to \$10 on VON MAUR (#), and pay down to \$252 on CAPITAL ONE (#). Then, wait a month for these changes to be reported.

Score impact: +6

- 4.
5. **Reducing the number of accounts with a balance.** You can do this by

paying down the balance on an existing account.

Action: Paying down all of the following balances: pay down to \$0 on CORP. AM FCU (#), pay down to \$0 on VON MAUR (#), pay down to \$0 on HSBC BANK NV FKA HHL (#), and pay down to \$0 on CAPITAL ONE (#). Then, wait a month for these changes to be reported.

Score impact: +5

6.

Impact of time on your credit

It is unusual for scores to decrease when one month's time passes. This can occur because of a combination of factors. Past due accounts may stay past due for another month, some accounts may be deleted from your credit report as they reach the legal time limit for removal, inquiries may become older than 30 days and begin to affect the score, and some accounts may not be re-reported (they have less positive impact on your scores).

Timeframe: One month

Score Impact: -14

Notes on Actions

- **Accuracy and timeframe for score improvement**
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. 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.
- **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.
- **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 (unless that is one of the actions listed), 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. While transferring debt between accounts can increase your credit scores, they can also cause you to pay higher interest and fees, depending on the terms such as interest rate (APR) and balance transfer fees. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

[Back to top](#)



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.

The credit records used to calculate this factor are listed here.

Payment Status Date	Lending Institution, Account Number	Comment	Date Last Reported
09/2006	CAPITAL ONE	Was "In chapter 7 bankruptcy."	09/2006

2. Collection accounts and public records

You have at least one collection account or negative public record.

The credit records used to calculate this factor are listed here.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
04/2001	Federal Ct	Public record.	04/2001

3. Available credit

You have a total of \$1,576 available credit on your open revolving account(s). This only includes accounts for which the credit limit is reported.

The credit records used to calculate this factor are listed here.

Available Credit	Lending Institution, Account Number	Comment	Date Last Reported
\$1,000	ASPIRE/CB&T	Credit limit is \$1,000. Balance is \$0.	09/2006
\$391	VON MAUR	Credit limit is \$800. Balance is \$409.	08/2006
\$162	CORP. AM FCU	Credit limit is \$1,500. Balance is \$1,338.	08/2006
\$23	HSBC BANK NV FKA HHL	Credit limit is \$500. Balance is \$477.	08/2006
?	CAPITAL ONE	Credit limit not reported.	09/2006
?	CAPITAL ONE	Credit limit not reported.	09/2006

4. Credit applications

You applied for credit 4 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.

The credit records used to calculate this factor are listed here.

Inquiry Date	Lending Institution, Account Number	Comment	Date Last Reported
12/29/2005	AT&T SERVICES, INC/M		
02/13/2006	GEMB		
06/05/2006	CBCINNOVIS		
08/15/2006	CHASE MANHATTAN MORT		

[Back to top](#)



Positive Factors

1. Credit accounts

You have at least one open bankcard.

The credit records used to calculate this factor are listed here.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
02/2004	CAPITAL ONE		09/2006
11/2004	CAPITAL ONE		09/2006
04/2005	ASPIRE/CB&T		09/2006
02/2006	HSBC BANK NV FKA HHL		08/2006

2. Payment history

You paid all of your open accounts on time (as of the last time each account was

reported).

3. Credit usage

On average, you are using 3% 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.

The credit records used to calculate this factor are listed here.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
95%	HSBC BANK NV FKA HHL	Credit limit is \$500. Balance is \$477.	08/2006
89%	CORP. AM FCU	Credit limit is \$1,500. Balance is \$1,338.	08/2006
51%	VON MAUR	Credit limit is \$800. Balance is \$409.	08/2006
25%	CAPITAL ONE	Credit limit not reported (highest balance used). Highest balance is reported as \$1,154. Balance is \$292.	09/2006
11%	CAPITAL ONE	Credit limit not reported (highest balance used). Highest balance is reported as \$2,026. Balance is \$241.	09/2006
0%	ASPIRE/CB&T	Credit limit is \$1,000. Balance is \$0.	09/2006
0%	FIRST TENNESSEE BANK	Credit limit not reported (highest balance used). Highest balance is reported as \$80,000. Balance is \$0.	09/2006
0%	HSBC BANK NV FKA HHL	Credit limit not reported (highest balance used). Highest balance is reported as \$800. Balance is \$0.	09/2005

[Back to top](#)



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