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CreditXpert Essentials™ Advisor View

Credit Bureau: **TransUnion** on **10/11/2006**



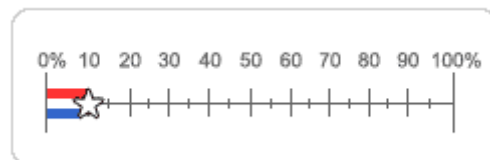
Summary



Potential score improvement: +61

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



The current CreditXpert Credit Score™ is higher than 10% 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: \$2,000.
- Cash needed for these actions: \$0. However, you must still make your monthly payments.

These actions may raise your score

1. **Increasing the number of revolving bankcards.** You can do this by opening a new account.

Action:

Opening a new revolving bankcard account with a credit limit of at least \$300, keeping a \$0 balance on this account, and waiting a month for it to be reported. The new account may be a secured credit card.

Score
impact:

+43

- 2.
3. **Increasing the number of revolving accounts with a balance.** You can do this by charging a small balance on an unused revolving account.

Action:

Increasing the balance to \$10 on your New Credit Card account (# NEW-0034), and waiting a month for the new balance to be reported.

Score
impact:

+18

- 4.

Impact of time on your credit

It is normal for scores to stay the same as one month's time passes.

Timeframe: One month

Score Impact: +0

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.

- **New accounts**

Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on your current credit score (better scores are assigned a higher limit).

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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. Credit history

You opened your first credit account 10 months ago. This does not include disputed accounts and accounts for which the date opened is not reported.

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

Age	Lending Institution, Account Number	Comment	Date Last Reported
10 months	BALLY'S	Opened on 11/2005.	07/2006

2. Collection accounts and public records

Your most recent collection account or negative public record is 1 year and 6 months old.

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

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
03/2005	WEST ASSET	Collection account.	07/2006

3. Credit accounts

You have 2 open account(s).

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

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
11/2005	BALLY'S	Installment loan.	07/2006

07/2006	CREDITACPT	Auto loan.	09/2006
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4. Credit applications

You applied for credit 18 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
12/28/2005	DAIMLRCHRYSL		
12/28/2005	DOWNERS GROV		
01/04/2006	CORP&PRIVSCR		
01/12/2006	ARONSON FURN		
01/18/2006	FIRST USA NA		
05/16/2006	JACOBS TWIN		
05/31/2006	CRTFD CRDT		
06/01/2006	1ST PREMIER		
06/29/2006	FIRST USA NA		
07/13/2006	A2 AUTO SALE		
07/14/2006	AMERICREDIT		
07/14/2006	COAF		

07/14/2006	CPS		
07/14/2006	GLBL PYMNT C		
07/14/2006	GRTR CHI FIN		
08/02/2006	FIRST USA NA		
08/13/2006	CRTFD CRDT		
09/11/2006	1ST PREMIER		

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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.

2. Account balances

On average, you owe 90% of the original amount of your installment loans. This average does not include paid off loans, mortgages, or accounts for which the loan amount is not reported.

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

% Used	Lending Institution, Account Number	Comment	Date Last Reported
92%	CREDITACPT	Loan amount is \$9,740. Balance is \$9,019.	09/2006
70%	BALLYS	Loan amount is \$1,079. Balance is \$764.	07/2006

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