

For: **Jonathan Consumer**
Credit Bureau: **Experian** on **01/26/2004**



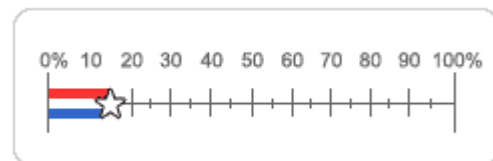
Summary



Potential score improvement: +20

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 15% of the U.S. population.



Actions

How much cash is needed?

- Cash available: \$2500.
- Cash needed for these actions: \$1763.

The following actions may improve your score

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

Action: Making a payment of \$60 on your CAPITAL ONE BANK account (# 412356781234****).

Score Impact: +8

2. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.

Action: Making a payment of \$256 on your CBUSA account (# 8644785215****).
Score Impact: +5

3. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.

Action: Making a payment of \$348 on your DIRECT MERCHANTS BANK account (# 3154315613513****).
Score Impact: +2

4. **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 a payment of \$368 on your DIRECT MERCHANTS BANK account (# 1216511354135****).
Score Impact: +3

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

Action: Making a payment of \$731 on your CBUSASEARS account (# 806051370****).
Score Impact: +2

Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe: One month
Score Impact: +1

Notes on Actions

- **Order of actions**
The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.
- **Accuracy and timeframe for score improvement**
The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because 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 improve after you take an action on a credit account.
- **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

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 account. The credit limit is based on the 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. Payment history

You missed the most consecutive payments or became derogatory 1 month ago. This only includes accounts for which the payment history was reported.

Here is a list of all the credit records used to calculate this factor.

| Payment Status Date | Lending Institution, Account Number | Comment | Date Last Reported |
|---------------------|-------------------------------------|---------------------|--------------------|
| 12/2003 | CAP 1 BANK 412356781234**** | Was "30 days late". | 12/2003 |

2. Collection accounts and public records

Your most recent collection account or negative public record is 3 years and 4 months old.

Here is a list of all the credit records used to calculate this factor.

| Date Filed or First Reported | Institution, Reference Number | Comment | Date Last Reported |
|------------------------------|-----------------------------------|---------------------|--------------------|
| 09/2000 | COLLECTION SERVICES 123487**** | Collection account. | 08/2002 |

3. Credit history

You opened your first credit account 6 years ago. This does not include disputed accounts and accounts for which the date opened is not reported, and may not include accounts closed more than 7 years ago.

Here is a list of all the credit records used to calculate this factor.

| Age | Lending Institution, Account Number | Comment | Date Last Reported |
|---------|-------------------------------------|-------------------------------|--------------------|
| 6 years | MW/CCDDC 758615687942**** | Account opened on 01/1998. | 05/2001 |

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Positive Factors

1. Credit accounts

You have at least one open bankcard.

Here is a list of all the credit records used to calculate this factor.

| Date Opened | Lending Institution, Account Number | Comment | Date Last Reported |
|-------------|-------------------------------------|---------|--------------------|
| 12/1999 | DMCCB 562350184925**** | | 10/2003 |
| 09/2000 | AMEX -0651234501230**** | | 12/2003 |
| 06/2002 | CAP 1 BANK 412356781234**** | | 12/2003 |

2. Payment history

You have at least one account for which some payment history is reported.

Here is a list of all the credit records used to calculate this factor.

| Length of Payment History | Lending Institution, Account Number | Comment | Date Last Reported |
|---------------------------|-------------------------------------|---------|--------------------|
| 4 years and 5 months | PROVIDIAN 1230779579**** | | 12/2003 |
| 4 years and 1 month | FNANB CIRC 564720418954**** | | 12/2003 |
| 3 years and 9 months | CBUSASEARS 95687**** | | 12/2003 |
| 3 years and 6 months | CBUSA 8644785215**** | | 12/2003 |
| 3 years and 4 months | WFB CD SVC 549097000087**** | | 05/2001 |
| 2 years and 4 months | PROVIDIAN 5640621876**** | | 06/2001 |
| 2 years and 3 months | DMCCB 562350184925**** | | 10/2003 |
| 2 years and 1 month | BANKAMERIC 133626356**** | | 03/2002 |

3. Available credit

includes accounts for which the credit limit is reported.

Here is a list of all the credit records used to calculate this factor.

| Available Credit | Lending Institution, Account Number | Comment | Date Last Reported |
|------------------|--|---|--------------------|
| \$40,000 | BANKAMERIC 133626356**** | Credit limit is \$40,000. Balance is \$0 | 12/2003 |
| \$2,519 | CBUSASEARS 95687**** | Credit limit is \$3,250. Balance is \$731 | 12/2003 |
| \$2,045 | PROVIDIAN 5640621876**** | Credit limit is \$3,585. Balance is \$1,540. | 12/2003 |
| \$1,580 | CBUSA 8644785215**** | Credit limit is \$3,600. Balance is \$2,020. | 12/2003 |
| \$34 | DMCCB 562350184925**** | Credit limit is \$750. Balance is \$716. | 10/2003 |

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Credit Analyzer is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

A CreditXpert Credit Score™ is provided to help you better understand how lenders evaluate your credit reports. It is not an endorsement or a determination of your qualification for a loan. Each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, lenders will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans may vary from lender to lender. The higher your credit scores, the better. With a better credit score, you are more likely to be eligible for the best credit card and loan offers, including terms and conditions, such as interest, fees, and benefits.

The information used to determine a CreditXpert Credit Score comes from your credit report at one of the major credit bureaus. Your credit reports are a compilation of your credit information that is reported to the bureaus by various institutions such as lenders with which you have accounts. The information contained in your credit reports reflects the latest information provided. If you recently made a payment, opened a new account, or authorized a credit inquiry, it may not yet be reflected in your reports. Likewise, it will not be reflected in your CreditXpert Credit Score™, CreditXpert Credit Analysis™, CreditXpert Credit Wizard™, or CreditXpert 3-Bureau Comparison™. Also, disputed items are not incorporated in the assessment of a CreditXpert Credit Score. Be aware that your scores may change every time new information is added to your credit reports. In addition, the CreditXpert Credit Score you receive is only as accurate as the information it is based upon. CreditXpert Inc. is not responsible for misinformation (incorrect or missing information) in your credit reports, which may lead to a counter-intuitive or even incorrect analysis. Carefully review all the information in your credit reports to make sure it is accurate and up-to-date. If you need advice about how to handle financial problems, you can seek help from a non-profit credit counseling organization.

The CreditXpert Credit Score is calculated based on many of the same criteria considered by the leading consumer credit scoring companies, producing in most cases a consumer credit score that duplicates or closely approximates the typical consumer credit score used by banks, mortgage lenders, and loan companies when determining credit worthiness. CreditXpert® is not connected in any way with Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO® score. CreditXpert Inc. does not represent that the CreditXpert Credit Scores are identical in every respect to any consumer credit score produced by any other company.

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