



CreditXpert Essentials™ Applicant View

Credit Bureau: **TransUnion** on **10/05/1999**

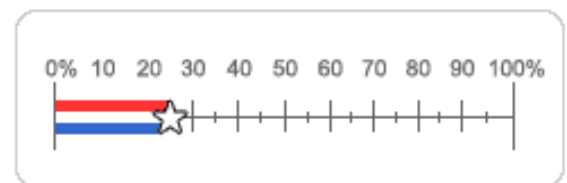


CreditXpert Credit Score™ Summary

Currently, your credit score will make it difficult for you to get the best offers from lenders, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to get high credit limits and loan amounts.

Your credit scores are based on the information in your credit bureau reports. The higher your credit scores, the better. With a higher 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. Keep in mind that when lenders evaluate a credit application, credit scores are not the only factor they use in making their decision. They usually ask for additional information (such as income and monthly payments) to determine your ability to repay the loan.

Your CreditXpert Credit Score™ is:



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



Credit Analysis

There are both positive and negative factors that influence your credit score. The most important factors of each kind are listed below, in their order of importance. Remember, these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

In the past, you were late with your payments or were derogatory on 4 account(s). This only includes accounts for which the payment history was reported.

This lowers your score. Any history of late payments (including missed payments and derogatory payment statuses) is a negative factor. No reported history of payments on any account is also negative because lenders cannot tell whether you paid on time or were late. Some cases of late payments are worse than others. If you have not been late with any payment recently, lenders may think you are responsible and do not (or will no longer) miss payments. Lenders realize that many people occasionally pay late. Therefore, being late with a single payment is typically not as harmful as being late with two or more consecutive payments. Similarly, being late on many accounts is typically worse than being late on one. Also, lenders may view late payments as a more serious problem if you have collection accounts or negative public records such as bankruptcies or court judgments. These types of credit records indicate a pattern of credit problems. Finally, it may not be as harmful to be late with your payments if the past due balances are small, because lenders stand to lose less money if they remain unpaid.

All the credit records used to calculate this factor are listed here.

Worst Payment Status Ever	Lending Institution, Account Number	Comment	Date Last Reported
60 days late	CHASE NA 4226910026****	Late by 2 payments in the past. Occurred in 07/1996.	08/1999
30 days late	BANK OF AMERICA 534216408098****	Late by 1 payment in the past. Occurred in 06/1995.	06/1997
30 days late	SUNTRUST BANKCARD 541057000010****	Late by 1 payment in the past. Occurred in 02/1997.	08/1999
30 days late	VALLEY NATIONAL FINANCIA 6300810****	Late by 1 payment in the past. Occurred in 08/1999.	08/1999

2. Credit usage

On average, you are using 56% of the credit limit on your revolving account(s). 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. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

This lowers your score. High usage (such as balances above 50% of the credit limit) is usually considered negative because lenders worry that you may be using more credit than you can reasonably afford to repay. In fact, as little as 15% usage may lower your score if you have no serious negatives (such as late payments) in your report. Being "maxed out" or overlimit on a credit card (when your balance is close to or above the credit limit) is particularly bad for your credit scores. The more accounts in this situation, the more it affects your scores. On the other hand, low usage is usually considered positive because it provides lenders with information on how you use credit. It also shows that you do not need to use all of the credit available to you. However, not using your credit accounts may be considered a negative factor, because it does not provide lenders with information about how you typically use credit and repay your debts.

All the credit records used to calculate this factor are listed here.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
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100%	FIRST UNION NATIONAL BAN 438654051033****	Credit limit is \$50,000. Balance is \$49,993.	09/1999
89%	HRSI BANK-WHIRL 32600216449****	Credit limit not reported (highest balance used). Highest balance is reported as \$5,682. Balance is \$5,083.	09/1999
86%	PROVIDIAN BANCORP 260041****	Credit limit is \$20,000. Balance is \$17,261.	08/1999
58%	MBNA AMERICA 540126****	Credit limit is \$14,600. Balance is \$8,454.	09/1999
0%	BANK OF AMERICA 435602800170****	Account not used. Credit limit is \$5,000. Balance is \$0.	06/1997
0%	BANK OF AMERICA 534216408098****	Account not used. Credit limit is \$6,000. Balance is \$0.	06/1997
0%	BNB/RHODES 701110****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$2,627. Balance is \$0.	03/1996
0%	CHASE NA 4226910026****	Account not used. Credit limit is \$10,000. Balance is \$0.	08/1999
0%	CHEVY CHASE 424615201299****	Account not used. Credit limit is \$12,000. Balance is \$0.	06/1998
0%	DILLARDS 81252****	Account not used. Credit limit is \$400. Balance is \$0.	07/1999
0%	HAVERTYS FURNITURE 1009000000129****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$2,452. Balance is \$0.	05/1998
0%	HAVERTYS FURNITURE 121****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$1,912. Balance is \$0.	08/1992
0%	KEYBANK USA 535000324600****	Account not used. Credit limit is \$1,200. Balance is \$0.	08/1993
0%	PIER ONE IMPORTS 30292****	Account not used. Credit limit is \$500. Balance is \$0.	09/1999
0%	RICHS DEPT STORE 88007220****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$828. Balance is \$0.	08/1999
0%	RNB-DAYTON/HUDSON/FIELDS 96026750****	Account not used. Credit limit is \$200. Balance is \$0.	01/1997
0%	SUNTRUST BANKCARD 541057000010****	Account not used. Credit limit is \$6,100. Balance is \$0.	08/1999
0%	WACHOVIA BANK GABL 110****	Account not used. Credit limit is \$3,000. Balance is \$0.	12/1996
0%	WACHOVIA BANK GABL 3871****	Account not used. Credit limit is \$800. Balance is \$0.	12/1996

?	CHOICE CARD 442813502814****	Credit limit and highest balance not reported.	08/1999
?	CITIBANK SOUTH DAKOTA NA 412800324149****	Credit limit and highest balance not reported.	02/1999

3. Account balances

You currently owe \$84,104 on your revolving account(s). This only includes accounts updated in the past 6 months. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

This lowers your score. High balances are a negative factor because lenders worry that you are living beyond your means and may not be able to repay them. This is particularly true for credit cards. For installment loans such as mortgages and auto loans, lenders often use the proportion of the loan that is still unpaid to judge your ability to take on new debt. If very little of your installment loan balances have been repaid, lenders may not give you more credit that could add to your debt. In general, lenders evaluate how much you owe (your debt) in relation to how much you earn (your income). However, no matter how high your income, having a lot of debt may lower your credit scores because lenders know that adverse changes in your employment and life events such as divorce or illness may make it hard to pay your bills. Low balances, on the other hand, are a positive factor because lenders do not stand to lose as much if you become unable to repay them. However, not using your credit accounts may be considered a negative factor, because it does not provide lenders with information about how you typically use credit and repay your debts.

All the credit records used to calculate this factor are listed here.

Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$49,993	FIRST UNION NATIONAL BAN 438654051033****		09/1999
\$17,261	PROVIDIAN BANCORP 260041****		08/1999
\$8,454	MBNA AMERICA 540126****		09/1999
\$5,083	HRSI BANK-WHIRL 32600216449****		09/1999
\$3,313	CHOICE CARD 442813502814****		08/1999

[Back to top](#)



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. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

This raises your score. Any history of late payments (including missed payments and derogatory payment statuses) is a negative factor. No reported history of payments on any account is also negative because lenders cannot tell whether you paid on time or were late. Some cases of late payments are worse than others. If you have not been late with any payment recently, lenders may think you are responsible and do not (or will no longer) miss payments. Lenders realize that many people occasionally pay late. Therefore, being late with a single payment is typically not as harmful as being late with two or more consecutive payments. Similarly, being late on many accounts is typically worse than being late on one. Also, lenders may view late payments as a more serious problem if you have collection accounts or negative public records such as bankruptcies or court judgments. These types of credit records indicate a pattern of credit problems. Finally, it may not be as harmful to be late with your payments if the past due balances are small, because lenders stand to lose less money if they remain unpaid.

2. Collection accounts and public records

You do not have any collection account or negative public record listed in your credit report.

This raises your score. Having a collection account or a negative public record (such as a bankruptcy or a court judgment against you) on your report is a negative factor. Collection accounts show a pattern of not paying your bills. Negative public records are legal obligations that have priority over your debts, so they may impact your ability to repay your debts. Public records (other than bankruptcy) often result from unpaid bills for which creditors file lawsuits in order to get paid. As collection accounts or negative public records get older, they are less harmful to your credit scores. If you have not had any new collection accounts or negative public records reported recently, lenders may consider that you have regained control over your financial situation. In any case, these records will significantly affect your ability to get new credit accounts, which may involve a deposit and/or higher fees and interest rates.

3. Credit accounts

You have at least one open bankcard.

This raises your score. Having accounts listed in your credit reports is a positive factor because the payment history of these accounts shows lenders how well you pay your bills. Therefore, having too few accounts or too few open accounts may be considered negative. However, having too many accounts or adding new accounts too quickly may also be considered negative because lenders worry that you are spending (or preparing to spend) beyond your means, even if you have never been late with any payment. Note that closing accounts will not improve this. Also, if you do not currently have credit, getting your first few credit cards may be difficult and may involve high fees, high interest rates, and low credit limits. Note that accounts from personal finance companies (which specialize in lending to people with credit problems) may be considered negative.

All the credit records used to calculate this factor are listed here.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
12/1984	KEYBANK USA 535000324600****		08/1993

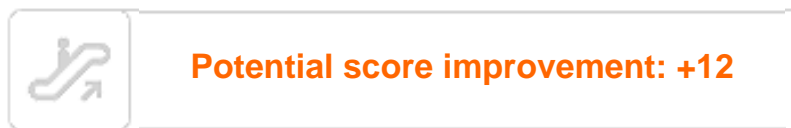
02/1988	BANK OF AMERICA 534216408098****	06/1997
09/1988	CHOICE CARD 442813502814****	08/1999
11/1995	MBNA AMERICA 540126****	09/1999
06/1998	HRSI BANK-WHIRL 32600216449****	09/1999
02/1999	FIRST UNION NATIONAL BAN 438654051033****	09/1999

[Back to top](#)



Actions

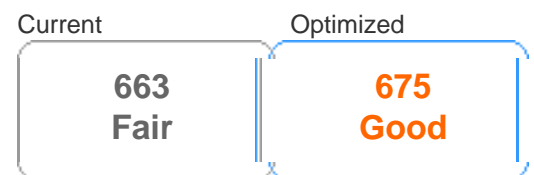
This tool helps you find the best way to improve your score by the number of points you want. It looks at a large number of actions that you can take, and finds the combination of actions that requires the least cash to raise your score as requested.



Score improvement

Your credit score is presently 663. If you take these actions, your credit score could increase to 675.

Your credit is presently Fair. If you take these actions, your credit could become Good.



Target Score: 673

Your requested score increase of 10 points was achieved. You may want to try again with a higher target to see if you can gain a few more points without spending much more money.

How much cash is needed?

- Cash available: \$10,000.
- Cash needed for these actions: \$3,598.

These actions may raise your score

1. **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 \$1,300 on your MBNA AMERICA account (# 540126****).
Score impact: +5
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 \$2,298 on your HRSI BANK-WHIRL account (# 32600216449****).
Score impact: +5

Impact of time on your credit

It is normal for scores to increase when one month's time passes. In particular, negative information has less effect on your scores as it gets older.

Timeframe: One month
Score Impact: +2

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.

- **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 action.

- **How we simulate the passage of time.**

In addition to any payment made to complete the recommended actions, we assume that you will make

on-time monthly payments on all of your accounts. This does not mean that delinquent accounts become paid as agreed, but that they will not become more delinquent. 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 account. The credit limit is based on the current credit score (better scores are assigned a higher limit).

[Back to top](#)

CreditXpert® glossary of credit industry terms: <http://www.CreditXpert.com/glossary.htm>



CreditXpert Essentials™ 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, a change in loan terms, or any other extension of credit by lenders. Note that lenders may not use your CreditXpert Credit Score in evaluating your creditworthiness.

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 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™, CreditXpert 3-Bureau Comparison™, or CreditXpert What-If Simulator™. Also, disputed items are not incorporated in the 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 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.

