



Certified Credit Reporting
"A Nationwide Credit Reporting Firm"

Credit Analyzer

Results for Experian

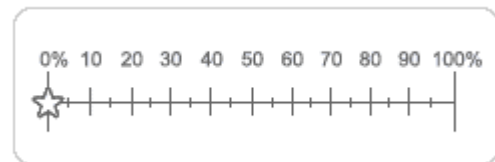
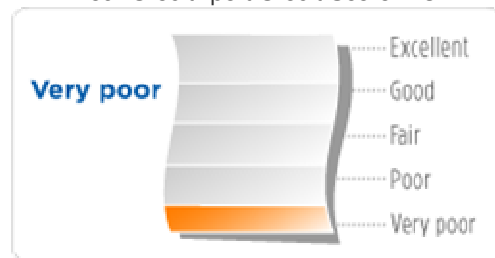
For: LUIS TESTCASE
Provided By: TESTING
Mode: Rapid Rescore (Timeframe: Immediate)
Credit Report Date: 11/05/2009
Disposable cash: \$5,000.



CreditXpert Credit Score™ Summary

Currently, your very low credit score will make it difficult for you to obtain new credit accounts, including mortgages, auto loans, home equity loans, and credit cards. Be prepared to pay high fees and interest rates and/or to make a large deposit or down payment. Also, you may have to manage with small credit limits and loan amounts.

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is in the lowest 5% 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. 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

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. [\[More \]](#)

2. Collection accounts and public records

Your most recent collection account or negative public record is 9 months old. [\[More \]](#)

3. Credit usage

On average, you are using 64% 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. [\[More \]](#)

4. Credit applications

You applied for credit 2 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. [\[More \]](#)

[\[Back to top \]](#)



Positive Factors

1. Credit accounts

You have at least one open bankcard. [\[More \]](#)

2. Payment history

You are not derogatory on any credit accounts. [\[More \]](#)

3. Credit history

On average, your accounts have a payment history that starts 1 year and 9 months ago. [\[More \]](#)

[\[Back to top \]](#)



Actions



Potential score change: +30

Results based on a credit report that is 1 day old.

- **Potential improvements found in your Experian report.** [[More](#)]
 - **Potential score change:** These actions could raise your credit score by 30 points.
 - **Cash needed for these actions: \$4,594** [[More](#)]
 - **Timeframe:** Immediate
-

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$4,594. 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

The estimated score change is based on doing all the actions in the order shown.

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 \$1,688 on your CAP ONE BK account (# ACCT000008****), and updating the balance through rapid rescoring.

Score impact: +12

2. **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 \$678 on your CAP ONE BK account (# ACCT000010****), and updating the balance through rapid rescoring.

Score impact: +18

Notes on Actions

- **About rapid rescoring disputes** [[More](#)]
- **Understanding the estimated score increase** [[More](#)]
- **Order of actions** [[More](#)]

[[Back to top](#)]



POWERED BY

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

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