

Results for Brian Bell (Experian)

Rescoring Plan Type: Immediate
Credit Report Date: 11/04/2007



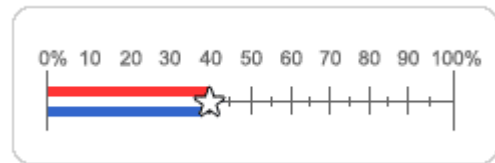
Rescoring Plan Summary



Potential score change: +47

Results based on a credit report that is 1 day old. Thanks to your high credit score, you are likely to receive some of the best loan offers, including mortgages, auto loans, and personal loans. However, this may not be true for credit card offers because credit cards usually require very high scores to qualify for the lowest interest rates and highest credit limits. The additional information you provide as part of your credit application, such as income and monthly payments, will be important in determining whether you qualify for the best offers available.

Your Credit Score is:



Your CreditXpert Credit Score™ is higher than 40% of the U.S. population.

- **Potential improvements found in your Experian report.** [More]
- **Potential score change:** These actions could raise your credit score by 47 points.
- **Cash needed for these actions: \$3,360** [More]
- Immediate

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$3,360. 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 \$875 on your WASH MUTUAL/PROVIDIAN account (# 1332094405), and updating the balance through rapid rescoring.

Score impact: +21

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 all of the following balances: pay down to \$10 on WASH MUTUAL/PROVIDIAN (# 1332094405) and pay down to \$265 on CITIFINANCIAL RETAIL S (# 603259040538). Then, update the balances of these accounts through rapid rescoring.

Score impact: +26



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. Credit usage

You are currently using at least 50% of your credit limit on 1 open bankcard(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. [\[More \]](#)

2. Credit history

On average, your accounts were opened 3 years and 3 months ago. This only includes accounts for which the date opened is reported. [\[More \]](#)

3. Credit applications

You applied for credit 8 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. [\[More \]](#)

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Positive Factors

1. Payment history

You have never been late with your payments, and no collection accounts or negative public records are listed in your credit report. [\[More \]](#)

2. Credit accounts

You have 4 open account(s). [\[More \]](#)

3. Credit limits and loan amounts

You have at least one account for which the credit limit or loan amount is reported. [\[More \]](#)

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