



Credit Bureau: **Experian** on **07/07/2003**



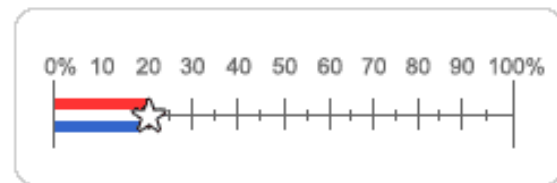
Summary



Potential score improvement: +13

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 20% of the U.S. population.



Target Score

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.



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.

How much cash is needed?

- Cash available: \$5,000.
- Cash needed for these actions: \$0.

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: Transferring \$144 of the balance on your BP/CITI account (# 4500653169****) to your HHLDBANK account (# 01100020410****).
Score impact: +4
- 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: Transferring \$325 of the balance on your CITGO/CITI account (# 302020961****) to your HHLDBANK account (# 01100020410****).
Score impact: +4
- 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: Transferring \$426 of the balance on your BANK ONE-OHIO account (# 444400012862****) to your HHLDBANK account (# 01100020410****).
Score impact: +4

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: +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.

- **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).

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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

Your total past due balance is \$5,327. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

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

Past Due Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$5,327	AMEX 04551560801636****	Payment status is "Charged-off".	01/2000

2. Credit usage

On average, you are using 59% 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.

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

% Used	Lending Institution, Account Number	Comment	Date Last Reported
100%	HOME DEPOT/MBGA CG35792****	Account fully used. Credit limit is \$2,850. Balance is \$2,850.	06/2003
100%	PROVIDIAN FINANCIAL 1900697384****	Credit limit is \$3,060. Balance is \$3,055.	06/2003
99%	WALMART/WARDS-MBGA C777075****	Credit limit is \$1,450. Balance is \$1,437.	05/2003
92%	BANK ONE-OHIO 444400012862****	Credit limit is \$1,000. Balance is \$916.	06/2003
90%	CITGO/CITI 302020961****	Credit limit is \$800. Balance is \$717.	06/2003
85%	LOWES/MBGA C819231****	Credit limit is \$900. Balance is \$761.	06/2003
84%	HFC 021810****	Credit limit not reported (highest balance used). Highest balance is reported as \$5,845. Balance is \$4,936.	06/2003
68%	BP/CITI 4500653169****	Credit limit is \$750. Balance is \$512.	06/2003
53%	EXXONMOBILE/MBGA CG3N855****	Credit limit is \$200. Balance is \$106.	06/2003
10%	HHL BANK 01100020410****	Credit limit is \$3,204. Balance is \$326.	06/2003
9%	HB/MENARDS 600430090126****	Credit limit is \$1,705. Balance is \$151.	06/2003
0%	CAPITAL ONE BANK 517805214547****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$824. Balance is \$0.	01/2003
0%	FIRST PREMIER BANK 543362860013****	Account not used. Credit limit is \$400. Balance is \$0.	10/2000
0%	HHL BANK 73524481039****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$513. Balance is \$0.	10/1998
0%	HHL BANK 23524481037****	Account not used. Credit limit not reported (highest balance used). Highest balance is reported as \$3,707. Balance is \$0.	12/1999
0%	HSBC MORTGAGE CORP USA 547035****	Account not used. Credit limit is \$10,000. Balance is \$0.	05/2003

0%	MWARD/MBGA CP9N133****	Account not used. Credit limit is \$1,450. Balance is \$0.	06/2003
0%	WFFINANCE 10726984904****	Account not used. Credit limit is \$5,500. Balance is \$0.	12/2000
?	CAPITAL ONE BANK 529107154760****	Balance not reported.	01/2003
?	CONSECOFIN 601250011125****	Balance not reported.	03/2003

3. Account balances

You currently owe \$15,767 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.

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

Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$4,936	HFC 021810****		06/2003
\$3,055	PROVIDIAN FINANCIAL 1900697384****		06/2003
\$2,850	HOME DEPOT/MBGA CG35792****		06/2003
\$1,437	WALMART/WARDS-MBGA C777075****		05/2003
\$916	BANK ONE-OHIO 444400012862****		06/2003
\$761	LOWES/MBGA C819231****		06/2003
\$717	CITGO/CITI 302020961****		06/2003
\$512	BP/CITI 4500653169****		06/2003
\$326	HHLD BANK 01100020410****		06/2003
\$151	HB/MENARDS 600430090126****		06/2003
\$106	EXXONMOBILE/MBGA CG3N855****		06/2003

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Positive Factors

1. Collection accounts and public records

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

2. Credit accounts

You have at least one open bankcard.

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

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
01/1998	HHLDBANK 23524481037****		12/1999
03/1999	BANK ONE-OHIO 444400012862****		06/2003
11/1999	HHLDBANK 01100020410****		06/2003
03/2001	CITGO/CITI 302020961****		06/2003
04/2001	BP/CITI 4500653169****		06/2003
08/2001	PROVIDIAN FINANCIAL 1900697384****		06/2003

3. Payment history

You have not been late with your payments in the past 12 months. This only includes accounts for which the payment history was reported.

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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.

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