



Credit Bureau: Experian on 07/07/2003

[View credit report information](#)

The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. This can help you determine whether or not you want to try these actions.

The CreditXpert What-If Simulator™ does not change your credit scores or the information in your credit reports; it only simulates a range of actions that you could take on your credit accounts.



## Results



Potential score change: +13

The results for the actions you requested are shown below. Important information about each action is provided with these results. Every action modifies the results of a previous action. Removing an action or doing actions in a different order may produce different results.



## Actions

The following actions were simulated by the CreditXpert What-If Simulator™:

Add action	#	Action Description
<input checked="" type="checkbox"/> Edit <input type="checkbox"/> Delete	1	Correcting the worst payment status to "Paid as agreed" on your ASSOCIATED BANK account (# 780501010****).
<input checked="" type="checkbox"/> Edit <input type="checkbox"/> Delete	2	Changing the balance to \$0 on your BANK ONE-OHIO account (# 444400012862****) this month.



## Accounts

Edit the accounts below, or choose a set of actions with a [predefined scenario](#). Changes do not take effect until actions are submitted by pressing the "Simulate Actions" button. Using the arrows to show or hide an account does not reset edited values. Actions are simulated to take place or begin in the month following the date of the credit report unless a start date is specified, or QuickScore Mode is selected.

★ This box should be checked for QuickScore Mode:

### Add an account or inquiry

<a href="#">▶ Add new account</a>
<a href="#">▶ Add new account</a>
<a href="#">▶ Add new account</a>
<a href="#">▶ Add new inquiry</a>

## Accounts: Develop Actions [\[ expand all accounts \]](#)

Within accounts, an asterisk(\*) indicates initial value

Reset All

Submit Actions

[edit]	▷	1	LORD&TAYLOR	acct.#:	2308	opened:	09/1997	type:	Credit account
[edit]	▷	2	FDC	acct.#:		opened:	05/2005	type:	Inquiry
[edit]	▷	3	RESURGENT CA	acct.#:		opened:	05/2003	type:	Inquiry

Reset All

Submit Actions



### Notes

- **Information can be deleted automatically from credit reports.**

The CreditXpert What-If Simulator™ removes old credit information according to Fair Credit Reporting Act (FCRA) rules. Most negative credit information must be removed from your credit bureau files after 7 years. Exceptions to this include bankruptcy, which can continue to appear on credit reports for up to 10 years. Inquiries remain for 2 years and paid off accounts without negative information remain for up to 10 years. Removal of old credit information can either raise or lower your scores depending on whether the information was negative or positive.

- **Multiple actions on one account are simulated in the order listed.**

When several actions are requested for the same account in the same month, they are simulated in the order listed. If two or more actions conflict, the first one is the only one simulated. If an action takes more than a month but cannot be simulated for one of the months, then it will not be simulated for any later months.

- **Other information may have changed.**

These results are only estimates and there is no guarantee that your credit scores will change by this exact amount should you take these actions. This is because other information in your credit reports (such as account balances) may change at the same time.

- **Changes take time to impact your scores.**

Any actions on an account can only impact your scores if the updated information is reported to the credit bureaus. Some actions may require more than a month to have an impact, as lenders may not immediately report new accounts or updated information. As a result, allow up to 3 months for your scores to change after you complete any actions.

- **Credit reports may be corrected or updated in different ways.**

The estimated score change is only an approximation because specific types of credit report information are often corrected or updated in different ways, even by the same credit bureau. This occurs because the credit dispute resolution process is typically a manual process, and therefore subject to individual interpretation. The simulation assumes that a credit bureau will make the minimum changes required without adding discrepancies to the credit report.

- **Outdated information is brought up to date.**

Some accounts may not have been reported for a while and may therefore have outdated information. For actions in the present or future, the information for these accounts must be simulated between the last time it was reported and the month of the action. To do that, we assume that you make monthly payments each month during this period. As a result, an account may be paid off or closed, or its payment status may improve before the action can start. In a few cases, this may make the action impossible to perform.

- **The passage of time can produce unexpected score impacts.**

Accounts are simulated as if you make monthly payments each month, unless your actions prevent it. This does not mean that delinquent accounts become paid up to date, but they will not become more delinquent. Since many months of delinquency is more negative than one month of delinquency, the passage of time can lower your estimated score in situations that would otherwise increase it. Likewise, accounts that are presently paid as agreed stay that way. Since a longer history of paying on time is more positive, the passage of time can increase your estimated score in scenarios that would otherwise lower it.

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The following information applies to all CreditXpert® products.



The information used by CreditXpert products is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any CreditXpert products. In addition, results may change every time new information is added to or removed from credit reports, as well as with

the passage of time. CreditXpert products are only as accurate as the information upon which they are based. CreditXpert Inc. is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

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