



✓ *Help your borrowers optimize their credit scores and salvage declines!*

1 Order Form & Default Settings

- A) Provide credit score your borrower wants to achieve **OR** the amount of cash available.
- B) Select the bureau(s) you'd like to simulate

Note: For better comparative results, select more than one bureau. Potential improvements may vary per bureau. You'll need to follow procedure for co-borrower *if available*.

- C) Select the expected 'timeframe' your borrower wishes to achieve results:

Mode	Results
Immediate (Rescore Mode) - Default	Pull new credit report in 3-7 days to see potential improvement.
Planning (30+ Days Mode)	Pull new credit report in 4-6 weeks to see potential improvement.

A

B

C

Select the mode:

Provide the number of score points you are attempting to achieve:

Apply the amount of available cash to optimize the score:

Select the bureaus you wish to simulate for the borrower:

Borrower Name: Duncan, Tim			
Bureau	Cost	Charges-To-Date	Days Remaining
<input checked="" type="checkbox"/> TransUnion	\$		
<input checked="" type="checkbox"/> Experian	\$		
<input checked="" type="checkbox"/> Equifax	\$		

Select the expected timeframe for achieving actual score improvement results:

Immediate

Planning

I have read and understand the [End User License Agreement](#)

Note: Experiment with different settings for better comparative results.

D

For: Bill
Mode: Planning (Timeframe: 1+ month)
Disposable cash: \$2,000.

Summary

Potential score change: +16

Results based on a credit report that is 4 days old.

- ◆ Potential improvements found in your Equifax report. [\[More \]](#)
- ◆ Potential score change: These actions could raise your credit score by 16
- ◆ Effect of time on your score: +0 [\[More \]](#)

2 Review Results: Summary and List of Actions

- D) **Summary:** displays potential credit score improvement.
- E) **Actions:** provides detailed recommendations that can potentially help your borrower raise his/her score. Positive and negative factors will be listed.

Note: Must follow actions in the *order shown* to achieve potential new credit score.

To better understand these actions, refer to the Credit Analysis section. (See next page for details)

E

Actions

How much cash is needed?

- ◆ Disposable cash: \$2,000.
- ◆ Cash needed for these actions: \$1,979. This is in addition to your mo 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 orde

- ★ **Effect of time on your score: +0**
If you made minimum payments during the next 30 days and did not still be the same. In your case, all of the predicted score change is c

3 Credit Analysis:

F) **Credit Analysis** provides details to help you understand how your borrower's credit score can be improved. It also explains specific critical factors that may be affecting the current credit score.



F

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

Negative Factors

1. **Collection accounts and public records**

Your most recent collection account or negative public record is 3 months old. [\[Less\]](#)

The credit records used to calculate this factor are listed here.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
02/2007	ORIX FINANCIAL 296925000	Collection account.	05/2007

2. **Payment history**

In the past, you were late with your payments or were derogatory on 8 account(s). This only includes accounts for which the payment history was reported. [\[More\]](#)

4 Get Started! Order Page - Quick Overview Page

G) To begin using Credit Essentials, select the credit report you'd like to use from your Report List and follow the steps above.

H) For quick reference regarding preferences and/or status of a particular credit report, refer to the 'Details' column and 'Click Here.'

G

You are here: [Main](#) >> [CreditXpert](#) >> [CreditXpert™](#)

Borrower Name: Duncan, Tim Borrower SSN:
Co-Borrower Name: Co-Borrower SSN:
Order Number:

CreditXpert™ Orders

Borrower	Product	Bureaus	Order Date	Simulation Date	Details
<input checked="" type="radio"/> Duncan, Tim	Essentials™	TransUnion	12/10/2007	12/12/2007	Click Here
<input type="radio"/> Smith, John	What-If Simulator™	Exp			Details: Score Points: + 15 Timeframe: Immediate Paid: \$5.00 Days Remaining: 12
<input type="radio"/> Horn, Scott	Essentials™				
<input type="radio"/> Lipovac, Berta	What-If Simulator™	Exp			
<input type="radio"/> Cao, Annie	What-If Simulator™				
<input type="radio"/> Derky, Kennan	Essentials™	Experian, Equifax	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Teague, Perry	What-If Simulator™	TransUnion	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Bassuel, Christian	Essentials™	Experian, Equifax	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Millan, Benjamin	What-If Simulator™	TransUnion	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Kelso, Brad	Essentials™	Experian, Equifax	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Nair, Bakuraj	What-If Simulator™	TransUnion	12/10/2007	12/10/2007	Click Here
<input type="radio"/> Jackson, Debra	What-If Simulator™	Experian, Equifax	12/10/2007	12/10/2007	Click Here

Need more points?
Try Immediate Score Mode

Got more points than needed?
Try Immediate Score Mode or less cash available

Have more time for improvement?
Try Planning Mode

What's my next step?
Try CreditXpert What-If Simulator™ to view potential results before taking action

What's the Next Step?

- Use **CreditXpert What-If Simulator™** to safely test potential score impact by using custom scenarios *before you take action.*