

For: **BILL STEINER**  
Credit Bureau: **Experian** on 11/21/2003



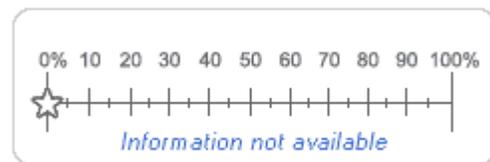
## Summary



**Potential score improvement: +16**

### 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 in the lowest 5% of the U.S. population.



## Actions

### How much cash is needed?

- Cash available: \$2500.
- Cash needed for these actions: \$398.

### The following actions may improve your score

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

**Action:** Making a payment of \$350 on your FLEET CC account (# 442887004732\*\*\*\*).

**Score Impact:** +9

2. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.

**Action:** Making a payment of \$48 on your JC PENNEY/MCCBG account (# 8977028\*\*\*\*).

**Score Impact:** +5

### Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

**Timeframe:** One month

**Score Impact:** +2

### 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 if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.

- **Accuracy and timeframe for score improvement**

The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because 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 improve after you take an action on a credit account.

- **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).



## Credit Analysis

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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 4 months old.

Here is a list of all the credit records used to calculate this factor.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
07/2003	CAROLINE CO DISTRICT C 112897	Public record.	07/2003

## 2. Payment history

You missed the most consecutive payments or became derogatory 1 month ago. This only includes accounts for which the payment history was reported.

Here is a list of all the credit records used to calculate this factor.

Payment Status Date	Lending Institution, Account Number	Comment	Date Last Reported
10/2003	GE CARD CO 405591000186****	Was "Unpaid derogatory".	09/2003

## 3. Credit usage

On average, you are using 108% of the credit limit on your revolving account(s). If the credit limit was not reported, your highest balance was used as the credit limit. This only includes accounts for which the credit limit or highest balance is reported.

Here is a list of all the credit records used to calculate this factor.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
350%	FLEET CC 442887004732****	Account overlimit. Credit limit is \$100. Balance is \$350.	09/2003
244%	MBNA AMERICA BANK NA 532905099946****	Account overlimit. Credit limit is \$200. Balance is \$488.	10/2003
149%	WELLS FARGO BANK 4726368636820****	Account overlimit. Credit limit is \$1,000. Balance is \$1,491.	09/2003
147%	WELLS FARGO BANK 541037353229****	Account overlimit. Credit limit is \$1,000. Balance is \$1,470.	09/2003
132%	WACHOVIA BANK CARD SVC 411816031061****	Account overlimit. Credit limit is \$500. Balance is \$659.	08/2003
119%	GE CARD CO 405591000186****	Account overlimit. Credit limit is \$2,500. Balance is \$2,971.	09/2003
113%	FIRST USA BANK 4250493343131****	Account overlimit. Credit limit is \$5,000. Balance is \$5,656.	09/2003
112%	ALLFIRST BANK 432802010042****	Account overlimit. Credit limit is \$6,000. Balance is \$6,714.	09/2003
72%	JC PENNEY/MCCBG 8977028****	Credit limit not reported (highest balance used). Highest balance reported as \$67. Balance is \$48.	10/2003
0%	FCNB/SPIEGL/EBAUR/NWPT 5914046233****	Account not used. Credit limit is \$73. Balance is \$0.	02/2003

0%	HECHTS 50713****	Account not used. Credit limit is \$72. Balance is \$0.	09/2003
0%	M&T BANK NA 425819450046****	Account not used. Credit limit is \$1,000. Balance is \$0.	10/2002
0%	MWARD/MBGA CP8L1102513****	Account not used. Credit limit is \$900. Balance is \$0.	07/2003
?	FASHION BUG/SOANB 600466011038****	Credit limit, highest balance not reported.	04/2002



## Positive Factors

### 1. Credit accounts

You have at least one open bankcard.

Here is a list of all the credit records used to calculate this factor.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
04/2002	FLEET CC 442887004732****		09/2003

### 2. Credit history

On average, your accounts have a payment history that starts 1 year and 8 months ago.

Here is a list of all the credit records used to calculate this factor.

Length of Payment History	Lending Institution, Account Number	Comment	Date Last Reported
2 years and 9 months	WELLS FARGO BANK 4726368636820****		09/2003
2 years and 9 months	WELLS FARGO BANK 541037353229****		09/2003
2 years and 7 months	GE CARD CO 405591000186****		09/2003
2 years and 6 months	ALLFIRST BANK 432802010042****		09/2003
2 years and 6 months	FIRST USA BANK 4250493343131****		09/2003
2 years	HECHTS 50713****		09/2003
1 year and 11 months	FCNB/SPIEGL/EBAUR/NWPT 5914046233****		02/2003
1 year and 11 months	WACHOVIA BANK CARD SVC 411816031061****		08/2003
1 year and 10 months	FORD CRED MAA136****		03/2003
1 year and 3 months	CITIFINANCIAL 607200194634****		09/2003

1 year and 3 months	JC PENNEY/MCCBG 8977028****	10/2003
1 year and 2 months	MBNA AMERICA BANK NA 532905099946****	10/2003
1 year and 1 month	FLEET CC 442887004732****	09/2003
1 year	MWARD/MBGA CP8L1102513****	07/2003
11 months	FASHION BUG/SOANB 600466011038****	04/2002
11 months	M&T BANK NA 425819450046****	10/2002
6 months	CORESTATES BANK 200200****	09/2003



Credit Analyzer 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. 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 higher your credit scores, the better. With a better credit score, you are more likely to be eligible for the best credit card and loan offers, including terms and conditions, such as interest, fees, and benefits.

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™, or CreditXpert 3-Bureau Comparison™. Also, disputed items are not incorporated in the assessment of a 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 misinformation (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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