



## Results for TransUnion

Mode: Rapid Rescore (Timeframe: Immediate)  
Credit Report Date: 05/20/2009



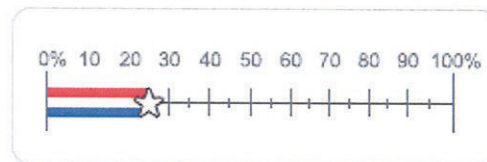
### Summary



**Potential score change: +41**

Results based on a fresh credit report.

- Potential improvements found in your TransUnion report.
- Potential score change: These actions could raise your credit score by 41 points.
- Cash needed for these actions: \$43
- Timeframe: Immediate



The current CreditXpert Credit Score™ is higher than 25% of the U.S. population.



### Actions

#### How much cash is needed?

- Cash needed for these actions: \$43. 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 your past due amounts.** You can do this by paying down the past due amount on an account.

Action: Paying down the past due amount to \$0 on your CHASE account (# 414740010242\*\*\*\*), and updating the past due amount through rapid rescoring.  
Score impact: +41

### Notes on Actions

- About rapid rescoring disputes
- Understanding the estimated score increase
- Order of actions



### 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. Payment history

You were late by the most consecutive payments or became derogatory less than one month ago. This only includes accounts for which the payment history was reported.

#### 2. Credit applications

You applied for credit 2 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.



### Positive Factors

#### 1. Collection accounts and public records

You have no collection accounts or negative public records listed in your credit report.

#### 2. Credit accounts

You have at least one open bankcard

### 3. Credit history

The longest payment history reported for any of your accounts starts 3 years and 11 months ago.



CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

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