

CreditXpert What-If Simulator™

▶ Introduction

What is the CreditXpert What-If Simulator™?

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 actions you could take on your credit accounts.

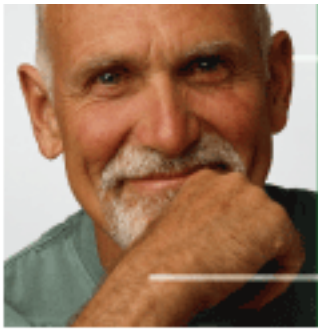
▶ Scenarios

Pick a scenario

- **My score needs improvement.**
- **I want to apply for credit or plan to finance new purchases.**
- **I want to refinance a loan.**
- **How will my score change over time?**
- **I'm having difficulty making payments.**
- **Try a custom scenario.**

EASY TO USE
Intuitive, goal-based
scenarios





CreditXpert What-If Simulator™



I want to apply for credit or plan to finance new purchases.

How will my credit score change if I:

Apply for credit and open a new credit card with a credit limit of \$ _____ and a starting balance of \$ _____ [Help](#)

Apply for and open a new _____ with a loan amount of \$ _____ [Help](#)

Apply for credit _____ time(s) without opening any accounts. [Help](#)

Charge an extra \$ _____ of debt shared among _____ [Help](#)

Max out _____ [Help](#)

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CONTINUE >>





I want to apply for credit or plan to finance new purchases.

Cash advances and purchases on credit increase balances and reduce the amount of credit available. The impact on credit scores depends on how large the increase in the balance is in comparison to the credit limit. This scenario shows how charging extra debt may impact your scores in your unique situation.

The extra debt is added to your delinquent and highly used accounts first.

You can try to add up to \$999,999 of extra debt.

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INFORMATIVE
*Educational, consumer-friendly
content guides and assists users*

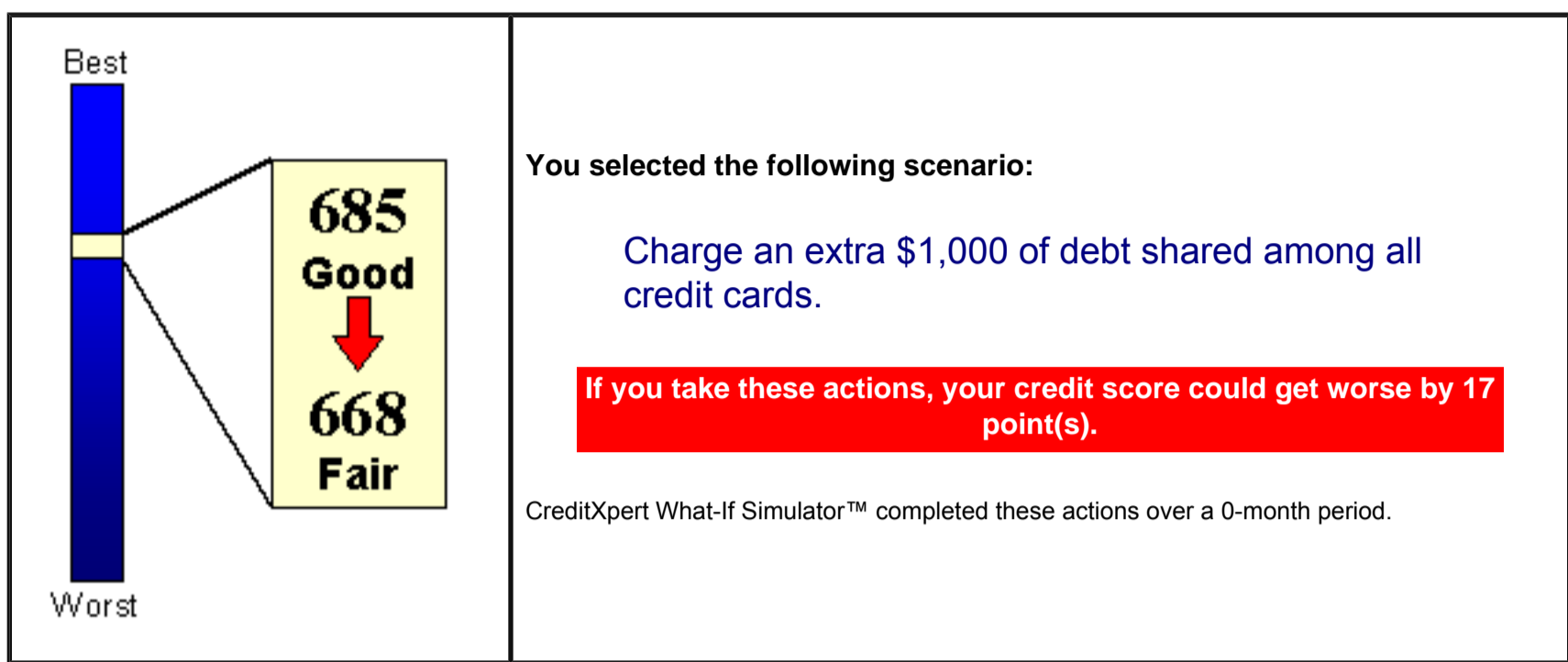


CreditXpert What-If Simulator™ results

The scenario you selected was simulated, and the estimated impact on your credit score is provided below so that you can determine if the actions are helpful or harmful. All the actions that were simulated are listed to help you understand what is involved in this scenario. Important information about each action is provided with these results.

Impact on your credit score

POWERFUL
Instant, detailed results
show impact of actions



Additional information

The following summary lists the resulting account changes and cash needed for this scenario.

- **New debt:** This scenario added \$717 to your total debt.

Actions for this scenario

ACTIONABLE
Take the same steps
as the simulator

REALISTIC
Account level, not
aggregate, changes

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

#	Description of action
1.	Simulating your account information as of the date of this credit report.
2.	Increasing the balance by \$500 on your QVC NETWORK INC/MBGA account (# C13C624****).
3.	Increasing the balance by \$188 on your AAFES account (# 601944000126****).
4.	Increasing the balance by \$29 on your FT BELVOIR FED CR UNIO account (# 403940001486****).
5.	Simulating your account information as of the date of this credit report.

Notes

INTELLIGENT
Complexity necessary for
functionality is transparent to user

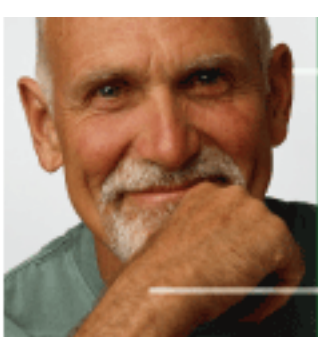
- Some of your accounts have not been reported for 4 months or more. Because the information for these accounts is old and may not reflect today's information, they were not included in the simulation
- You do not have enough available credit on the selected accounts to charge the requested amount. This tool used all available credit on the selected accounts to simulate this action.
- **All actions must be done in order.**
 The estimated credit score is based on doing all the actions in the order listed.
- **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. Also, some actions may require more time to impact your credit scores, 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 complete any action.
- **CreditXpert Credit Wizard™ may produce different scores.**
 The CreditXpert What-If Simulator™ and the CreditXpert Credit Wizard™ may produce different scores for the same actions. This is because the actions may be simulated over different periods of time, and because they use different assumptions about how often lenders report updated information to the credit bureaus.
- **Multiple actions on one account are simulated in the order listed.**
 When several actions are requested for the same account, they are simulated in the order listed. In some cases, one action may start only after the previous action is finished.
- **Information can be automatically deleted from credit reports.**
 The Fair Credit Reporting Act (FCRA) specifies how long information can stay on your credit report. The CreditXpert What-If Simulator™ removes old credit information according to FCRA rules. Most negative credit items must be removed from your credit bureau file after seven years. Exceptions to this include bankruptcy, which can continue to appear on your credit report for up to ten years. Inquiries remain for two years.

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 current. 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 and Company; 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.





CreditXpert What-If Simulator™

Introduction

What is the CreditXpert What-If Simulator™?

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

Custom scenario

Specify actions below and see the possible impact of those actions or you can try a [pre-defined scenario](#).

Select a credit bureau

- Experian
- Equifax
- TransUnion

**Your current
CreditXpert Credit Score™:**

618

Your actions

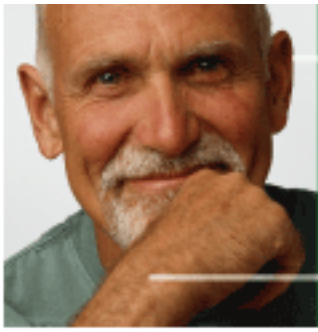
No actions specified.

Add an action

- [Add a new account](#)
- [Add an inquiry](#)
- [Select an account below](#)

ID	Record Type	Name, Account #	Open Date	Type	Balance	Amount	Open/Closed	Account Type	Present Status
1	Trade	PEOPLES BK 62184****	1998 03	Installment	\$0	\$9,038	Closed	Installment	Current
2	Trade	WORLD OMNI 4701000****	1996 09	Auto Loan	\$1,180	\$15,351	Open	Installment	Current
3	Trade	DISCOVER CD 601100410011****	1995 09	Credit Card	\$454	\$0	Closed	Revolving	Unpaid Derogatory
4	Trade	CAR FIRST 407181300020****	1995 10	Credit Card	\$448	\$500	Open	Revolving	Current
5	Trade	CAR FIRST 407181300008****	1995 08	Credit Card	\$2,724	\$0	Closed	Revolving	Current
6	Trade	MONTGMY BK 1000000000104****	1999 03	Installment	\$11,450	\$12,683	Open	Installment	Current
7	Trade	MONTGMY BK 1000000000104****	1999 03	Installment	\$140,000	\$140,000	Open	Installment	Current
8	Trade	REYS JWL 651****	1995 08	Credit Card	\$0	\$0	Open	Revolving	Current
9	Trade	CITIBANK 412800324345****	1995 06	Credit Card	\$823	\$0	Closed	Revolving	Current
10	Trade	GORDONS 16790050****	1994 02	Credit Card	\$449	\$0	Open	Revolving	Current
11	Trade	ZALE 4830038****	1995 08	Credit Card	\$348	\$0	Open	Revolving	Current
12	Trade	MONTGMY BK 1000000000104****	1998 09	Installment	\$140,000	\$140,000	Open	Installment	Current
13	Trade	BELK NTLBK 702742****	1995 12	Credit Card	\$0	\$400	Open	Revolving	Current
14	Trade	1ST COM BK 5****	1996 09	Installment	\$0	\$5,507	Closed	Installment	Current
15	Trade	1ST COM BK 5****	1995 12	Installment	\$0	\$5,505	Closed	Installment	Current
16	Trade	1ST COM BK 5****	1994 06	Installment	\$0	\$5,091	Closed	Installment	Current
17	Trade	MONTGMY BK 1000006282404****	1995 07	Installment	\$0	\$8,570	Closed	Installment	Current
18	Trade	1ST LIB BK 687200****	1995 02	Installment	\$0	\$5,599	Closed	Installment	Current
19	Trade	MONTGMY BK 3330000006282404****	1993 12	Installment	\$0	\$2,045	Closed	Installment	Current
20	Inquiry	FA CREDCO	1999 07						
21	Inquiry	LEND TREE	1999 09						
22	Inquiry	CENT 21	1999 08						
23	Inquiry	AM EX TRS	1999 07						
24	Inquiry	STATE FARM	1999 04						
25	Inquiry	PEOPLES BK	1999 01						
26	Inquiry	BLSTH MOBL	1998 12						
27	Inquiry	MONTGMY BK	1998 09						
28	Inquiry	CA 1ST BNK	1998 09						
29	Inquiry	MONTGMY BK	1998 05						
30	Inquiry	NEXTEL	1998 03						
31	Inquiry	PEOPLES BK	1998 03						
32	Inquiry	WACH-GA	1998 01						
33	Inquiry	FUNB	1997 12						
34	Inquiry	THREKELD	1997 12						
35	Inquiry	BANKAMERIC	1997 12						





CreditXpert What-If Simulator™

Account: CAR FIRST 407181300020****

How will my credit score change if I:

balance from **\$448** to \$

credit limit from **\$500** to \$

status from **open** to **closed**.

payment status from **current** to

Transfer \$ to

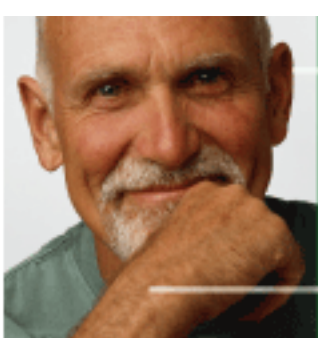
account type from **revolving** to **installment**.

Close this account.

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Custom scenario

Current credit score

Credit bureau: Equifax

Your current CreditXpert Credit Score™: 618

Your actions

Action	Description of action
1	Simulating your account information as of the date of this credit report.
2	Adding a new inquiry to your credit report.
3	Changing the payment status to current on your DISCOVER CD account (#601100410011****).
4	Changing the credit limit/loan amount to \$1,500 on your CAR FIRST account (# 407181300020****).

Add an action

- [Add a new account](#)
- [Add an inquiry](#)
- [Select a credit record below](#)

ID	Record Type	Name, Account #	Open Date	Type	Account Type	Balance	Amount	Open/ Closed	Present Status
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Impact on your credit score

Current		New	If you take these actions, your credit score could improve by 23 point(s).
618 Fair	→	641 Fair	

Simulated actions

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

#	Description of action	Estimated new score	Comments
1	Simulating your account information as of the date of this credit report.	622	
2	Adding a new inquiry to your credit report.	621	
3	Changing the payment status to current on your DISCOVER CD account (#601100410011****).	634	
4	Changing the credit limit/loan amount to \$1,500 on your CAR FIRST account (#407181300020****).	641	

Notes

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