

Report Number: BLAFG-2500126

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EFX (App)



CreditXpert Essentials™

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Results for Equifax

For: Walter

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 01/06/2011

Disposable cash: \$3,000.



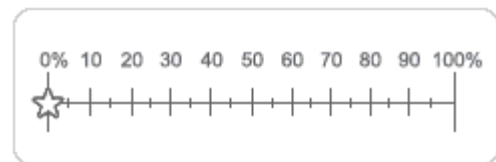
Summary



Potential score change: +13

Results based on a credit report that is 11 days old.

- Potential improvements found in your Equifax report. [\[More \]](#)
- Potential score change: These actions could raise your credit score by 13 p
- Cash needed for these actions: \$552 [\[More \]](#)
- Timeframe: Immediate
- Note: Your credit report contains multiple credit files. [\[More \]](#)



The current CreditXpert Credit Score™ is in the lowest 5% of the U.S. popu



Actions

How much cash is needed?

- Disposable cash: \$3,000.
- Cash needed for these actions: \$552. This is in addition to your monthly payer 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 the average usage (the sum of balances divided by the credit limits) on your revolving accounts. You can do this by paying down the balance on your revolving account.

Action: Paying down the balance to \$170 on your GEMB/JCP account and updating the balance through rapid rescoring.

Score impact: +13

Notes on Actions

- About rapid rescoring disputes [\[More \]](#)
- Understanding the estimated score increase [\[More \]](#)
- Report with multiple credit files [\[More \]](#)
- Order of actions [\[More \]](#)

[\[Back to top \]](#)



Credit Analysis

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



Negative Factors

1. Payment history

You were late by the most consecutive payments or became derogatory 1 month or more. This includes accounts for which the payment history was reported. [\[More \]](#)

2. Available credit

You have a total of \$549 available credit on your open revolving account(s). This includes accounts for which the credit limit is reported. [\[More \]](#)

3. Collection accounts and public records

You have at least one collection account or negative public record. [\[More \]](#)

4. Credit applications

You applied for credit 6 time(s) in the past 12 months, as recorded in this credit report. Credit auto loan applications within the last 30 days are not counted. Prior to this 30-day period, mortgage applications within a short period (14 or 45 days, depending on the bureau) are not counted.

single application. This is also true of applications for auto loans. [\[More \]](#)

[\[Back to top \]](#)



Positive Factors

1. Credit accounts

You have at least one open bankcard. [\[More \]](#)

2. Payment history

You paid all of your open accounts on time (as of the last time each account wa

3. Credit history

On average, your accounts have a payment history that starts 2 years and 7 mo

[\[Back to top \]](#)



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

The following information applies to all Cre

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