

Prepared for:	Reference #:
<b>XYZ Home Loans</b>	AUS Reference #:
1234 Main Street, Towson, MD 21286	Request Date: 12/11/2009
	Completed Date: 12/11/2009

# credit radar™

Qualifications	Applicant		Co-Applicant	
	Current (from bureaus*)	Potential	Current (from bureaus*)	Potential
Credit score				
on Equifax	Mid 657	+11 → 668 <a href="#">more ▶</a>	655	+17 → 672 <a href="#">more ▶</a>
on Experian	645	+27 → 672 <a href="#">more ▶</a>	Mid 647	+15 → 662 <a href="#">more ▶</a>
on TransUnion	682	+23 → 705 <a href="#">more ▶</a>	610	+23 → 633 <a href="#">more ▶</a>
Negative mortgage history				
In last 12 months		none		none
All time		!		!
Installment loans ≤10 months left		!		none
<hr/>				
Key Indicators				
Mid-score forecast, in 30 days <a href="#">?</a>		↘ 638		↗ 660
Collection accounts		!		!
Public records		none		none
In dispute		none		none
In credit counseling		none		none
Authorized user		!		none
Mortgage shopping (recent inquiries)		none		none
Alerts reported by bureaus		!		none
<hr/>				
Mid-Score Risk				
If revolving balances rise, in 30 days <a href="#">?</a>		+\$250 ↘ 630		+\$250 no decrease
		+\$1,000 ↘ 624		+\$1,000 ↘ 635
		<a href="#">Change amount ▶</a>		<a href="#">Change amount ▶</a>

\* "Credit scores" are provided by the credit bureaus. For more details, please see credit scoring section of credit report. "Score forecast" and "score risk" are calculated using proprietary technology from CreditXpert Inc.



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