

Report Number: BLAFG-2500126

[Select Applicant and Bureau](#)
[View Result](#)

EFX (App)



CreditXpert What-if Simulator™

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Results for Equifax

For: Walter

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 01/06/2011



Results



Potential score change: +14

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

- Potential score change: These actions may cause your credit score to increase by
- Timeframe: Immediate
- Note: Your credit report contains multiple credit files. [\[More \]](#)



Actions

The results for the actions you requested are shown below. Important information abc provided with these results. Every action modifies the results of a previous action. Re performing them in a different order may produce different results.

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

Add action	#	Action Description
	1	Updating the balance to \$0 on your GEMB/JCP account (# -41****).
	2	Updating the balance to \$0 on your HSBC NV account (# 333989620825



Accounts

Edit the accounts below, or choose a [predefined scenario](#). Actions are not simulated until you click the "Submit Actions" button. Using the arrows to show or hide an account does not affect the simulation. Clicking on "Reset Form" will undo the edits you made since the last simulation. Clicking on "Start Over" will reset the simulation, and return all credit information to its original values. Actions are executed in chronological order, regardless of the order in which you submit them. [?](#)

★ This box should be checked for Rapid Rescoring Mode: [?](#)

Click "Start Over" if you want to change the mode for your next simulation.

Accounts: Develop Actions [\[expand all accounts \]](#)

Within accounts, an asterisk (*) indicates the current value.

[edit]	▷ 2 DIRECTV INC	bal:\$176	opened:09/2009	type:Collecti
[edit]	▷ 1	bal:\$122	opened:08/2010	type:Collecti
[edit]	▷ 5 NUVELL	bal:\$36,611	opened:04/2010	type:Credit a
[edit]	▷ 3 FST COM CU	bal:\$9,939	opened:09/2007	type:Credit a
[edit]	▷ 4 LACKS-#95	bal:\$4,676	opened:12/2009	type:Credit a
[edit]	▷ 11 US DEPT ED	bal:\$2,803	opened:07/2006	type:Credit a
[edit]	▷ 17 SPIEGEL	bal:\$2,713	opened:03/2005	type:Credit a
[edit]	▷ 15 1ST DATA	bal:\$1,221	opened:09/2009	type:Credit a
[edit]	▷ 6 CAP 1 BANK	bal:\$329	opened:02/2010	type:Credit a
[edit]	▷ 7 GEMB/JCP	bal:\$0	opened:04/2005	type:Credit a
[edit]	▷ 12 HSBC NV	bal:\$0	opened:03/2006	type:Credit a
[edit]	▷ 8 TARGET NB	bal:\$0	opened:04/2005	type:Credit a
[edit]	▷ 14 WFFNB/VS	bal:\$0	opened:02/2009	type:Credit a
[edit]	▷ 21 CAP 1 BANK	bal:\$0	opened:05/2005	type:Credit a
[edit]	▷ 16 CHARTER BK	bal:\$0	opened:02/2009	type:Credit a
[edit]	▷ 22 CHRYSLER	bal:\$0	opened:04/2003	type:Credit a
[edit]	▷ 18 FHUTCREDAD	bal:\$0	opened:07/2003	type:Credit a
[edit]	▷ 19 FST PREMIE	bal:\$0	opened:05/2003	type:Credit a
[edit]	▷ 23 FST PREMIE	bal:\$0	opened:05/2007	type:Credit a
[edit]	▷ 10 GEMB/DILLA	bal:\$0	opened:12/2009	type:Credit a
[edit]	▷ 9 GEMB/JCP	bal:\$0	opened:03/2000	type:Credit a
[edit]	▷ 24 PROVIDIAN	bal:\$0	opened:02/2005	type:Credit a

[edit]	▷	13 WFNNB/CHAD	bal:\$0	opened:04/2009	type:Credit a
[edit]	▷	25 EMERG/FNBO	bal:N/A	opened:06/2005	type:Credit a
[edit]	▷	20 FST COM CU	bal:N/A	opened:09/2007	type:Credit a
[edit]	▷	41 AMEX		opened:12/2009	type:Inquiry
[edit]	▷	32 ARANSAAUTO		opened:04/2010	type:Inquiry
[edit]	▷	50 ARANSAAUTO		opened:02/2009	type:Inquiry
[edit]	▷	38 BK OF AMER		opened:12/2009	type:Inquiry
[edit]	▷	47 C U OF TX		opened:02/2009	type:Inquiry
[edit]	▷	46 CAP ONE AF		opened:02/2009	type:Inquiry
[edit]	▷	51 CAP ONE AF		opened:02/2009	type:Inquiry
[edit]	▷	36 CAPONEBANK		opened:02/2010	type:Inquiry
[edit]	▷	39 CAPONEBANK		opened:12/2009	type:Inquiry
[edit]	▷	43 CHARTER BK		opened:02/2009	type:Inquiry
[edit]	▷	37 CHASE-BML		opened:02/2010	type:Inquiry
[edit]	▷	33 CINGUL-COR		opened:04/2010	type:Inquiry
[edit]	▷	30 CITI AUTO		opened:04/2010	type:Inquiry
[edit]	▷	44 DACHRYSLER		opened:02/2009	type:Inquiry
[edit]	▷	28 ECHOSTAR		opened:11/2010	type:Inquiry
[edit]	▷	26 FA CREDCO		opened:08/2010	type:Inquiry
[edit]	▷	27 FACTL DTA		opened:08/2010	type:Inquiry
[edit]	▷	40 GEMB/DILLA		opened:12/2009	type:Inquiry
[edit]	▷	35 GEMB/GAP		opened:02/2010	type:Inquiry
[edit]	▷	49 GMAC		opened:02/2009	type:Inquiry
[edit]	▷	53 GMAC		opened:02/2009	type:Inquiry
[edit]	▷	31 HSBC AUTO		opened:04/2010	type:Inquiry
[edit]	▷	42 LACKS-#95		opened:12/2009	type:Inquiry
[edit]	▷	29 NUVELLCRDT		opened:04/2010	type:Inquiry
[edit]	▷	45 NUVELLCRDT		opened:02/2009	type:Inquiry
[edit]	▷	34 SPRINTNXTL		opened:04/2010	type:Inquiry
[edit]	▷	48 TRIADFINCO		opened:02/2009	type:Inquiry
[edit]	▷	52 WFFINACCP		opened:02/2009	type:Inquiry

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 Notes

- Other information may have changed [\[More \]](#)
- Report with multiple credit files [\[More \]](#)
- Credit reports may be corrected or updated in different ways [\[More \]](#)
- Outdated accounts are brought up to date [\[More \]](#)
- Multiple actions on one account are simulated in the order listed [\[More \]](#)
- Information can be deleted automatically from credit reports [\[More \]](#)

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The following information applies to all CreditXp

The information used by CreditXpert products is credit reports produced by the major credit reporting credit bureaus. The information contained in credit information provided to and recorded by the credit bureaus, such as making a payment, opening a new account, or an inquiry, may not yet be reflected in the person's activity will not be reflected in any CreditXpert products. In addition, results may change every time new information is removed from credit reports, as well as with the passage of time. CreditXpert products are only as accurate as the information which they are based. CreditXpert Inc. is not responsible for incorrect, missing, or outdated information which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure they are up to date. Note that CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling organization.

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