


Bureau	Current Score	Target Score	Max Score	Action Points		
	691	850	777	Short Term	Long Term	Immediate
				66	31	86

Recommendations

To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts

Establish High Credit	Points
CBUSASEARS 2222****	14 points
Use your CBUSASEARS (#2222****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CBUSASEARS to report actual credit limit which could result in 14 points.	

Pay Down Balance	Points
GEGRB/QVC 2222**	4 points
Examine GEGRB/QVC (#2222**) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$265 by the 27 th of the month could result in 4 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$72.	

Pay Down Balance	Points
BKOFAMER 16	4 points
Examine BKOFAMER (#16) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$647 by the 7 th of the month could result in 4 points. Going forward, its best to make payment by the 14 th of the month and to keep the balance below \$400.	

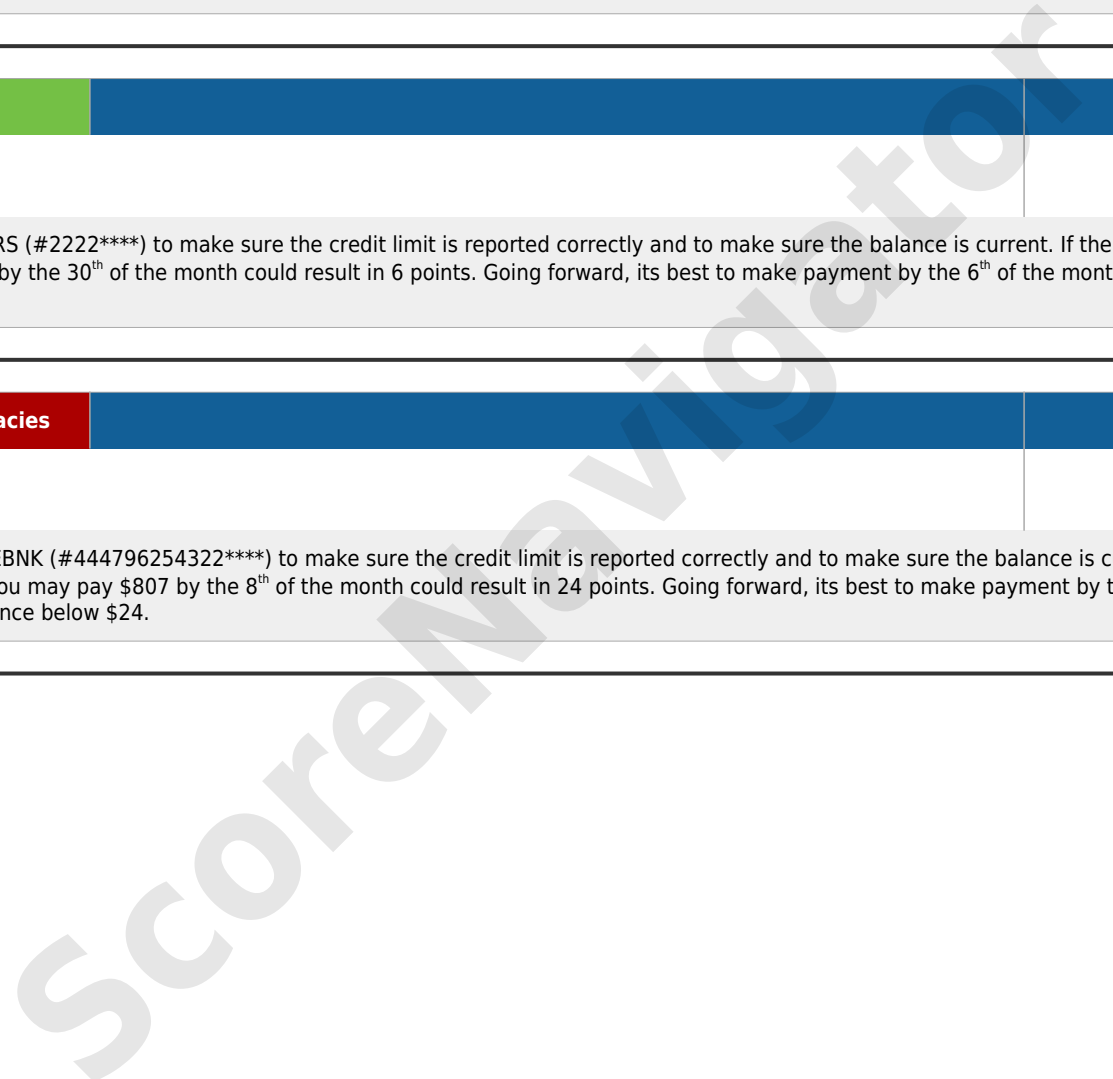
Pay Down Balance	Points
RNB-FIELD1 2222****	5 points
Examine RNB-FIELD1 (#2222****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$736 by the 2 nd of the month could result in 5 points. Going forward, its best to make payment by the 9 th of the month and to keep the balance below \$200.	

Pay Down Balance	Points
CHASE/CC 2222033****	6 points
Examine CHASE/CC (#2222033****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$830 by the 1 st of the month could result in 6 points. Going forward, its best to make payment by the 8 th of the month and to keep the balance below \$120.	

Pay Down Balance	Points
SYNCHRONICITY 22222200****	16 points
Examine SYNCHRONICITY (#22222200****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$913 by the 27 th of the month could result in 16 points. Going forward, its best to make payment by the 3 rd of the month and to keep the balance below \$80.	

Pay Down Balance	Points
CBUSASEARS 2222****	6 points
Examine CBUSASEARS (#2222****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$1398 by the 30 th of the month could result in 6 points. Going forward, its best to make payment by the 6 th of the month and to keep the balance below \$256.	

Check For Inaccuracies	Points
CREDITONEBNK 444796254322****	24 points
Examine CREDITONEBNK (#444796254322****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$807 by the 8 th of the month could result in 24 points. Going forward, its best to make payment by the 15 th of the month and to keep the balance below \$24.	



Disclaimer

Other information may have changed

These results are only estimates and there is no guarantee that your credit score 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. Because information on your credit report may change at the same time as your attempted simulation, these results are only estimates. There is no guarantee that your credit score will change this exact amount should you take these actions.

Changes take time to impact your scores

Any actions on an account can only impact your credit scores if the updated information is reported to the credit bureaus. Some actions may require more than a month to have an impact, because lenders may not immediately report new accounts or updated information. As a result, allow up to 3 months for your scores to change after you complete any actions.

Credit reports may be corrected or updated in different ways

The estimated credit score change is only an approximation. Specific types of credit report information are often corrected or updated in different ways, even by the same credit bureau. This occurs because the credit dispute resolution process is typically a manual process, and therefore subject to individual interpretation. The simulation assumes that a credit bureau will make the minimum changes required without adding discrepancies to the credit report.

The passage of time can produce unexpected score changes

Accounts are simulated as if you make monthly payments unless your actions prevent it. This does not mean that past due accounts become paid as agreed, nor they will not become more seriously past due. For example, since many months of delinquency has a heavier weighting in the score algorithms than one month of delinquency, the passage of time can lower your estimated credit score in situations that would otherwise increase it. Likewise, accounts that are presently paid as agreed stay that way. Since a longer history of paying on time is more positive, the passage of time can increase your estimated score in scenarios that would otherwise lower it.

Outdated accounts are brought up to date

Some accounts may not have been reported recently, and may therefore contain outdated information. For actions in the present or future, the information for these accounts must be simulated between the last time it was reported and the month of the action. To do that, we assume that you have made monthly payments during this period. As a result, an account may have been paid off or closed, or its payment status may have improved before the action could start. In a few cases, this may make the action impossible to perform.

Multiple actions on one account are simulated in the order listed

When several actions are requested for the same account in the same month, they are simulated in the order listed. If two or more actions conflict, only the first one is simulated. If an action takes more than a month but cannot be simulated for one of the months, then it will not be simulated for any later months.

Disclaimer

The following information applies to all ScoreNavigator products.

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

ScoreNavigator products are provided to help users better understand how lenders evaluate consumers. Lenders may use a different score to evaluate a person's creditworthiness. Therefore, nothing in ScoreNavigator products is an endorsement or a determination of a person's qualification for a loan, a change in loan terms or any other extension of credit by lenders. Each lender has specific underwriting standards, so a person should not assume that he or she will receive the same evaluation, credit terms or conditions from each lender. Also, ScoreNavigator is not connected in any way to Fair Isaac Corporation; the ScoreNavigator is not a so-called FICO(R) score. ScoreNavigator does not represent that its scores are identical or similar to any specific credit scores produced by any other company. Moreover, score changes predicted by ScoreNavigator products are only estimates. ScoreNavigator does not guarantee that credit scores from any other company will change by the same number of points, if at all.

Also, ScoreNavigator does not represent that potential problems found by its software in credit reports are real, or that correcting such items will result in changes to credit scores. Furthermore, ScoreNavigator provides information to help consumers make their own decisions; it does not advise anyone to dispute any item in his or her credit report. Moreover, ScoreNavigator products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

THE FOREGOING INFORMATION IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. SCORENAVIGATOR PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND SCORENAVIGATOR AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.