YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #: **Original Report Date:** 06/21/2012

Name: Karen P **DOB:**
Address:

PERSONAL CREDIT SCORES

Your credit score is based on information from your **3 Bureau Merged** credit report. The higher your score is, the better chance you have of getting the credit you apply for.

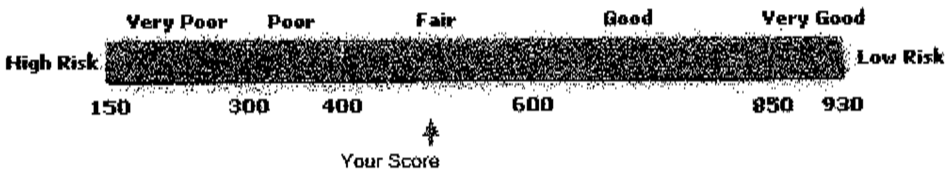
Your credit score based on your

- **Equifax credit report is 493 on a scale of 150-930**
- **Experian credit report is 415 on a scale of 150-930**
- **TransUnion credit report is 443 on a scale of 150-930**

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (**Equifax**) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Equifax report is 493 on a scale of 150-930 .



SCORE FACTORS

Your most recent delinquency was reported 0 month(s) ago on your AAC account.
A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. Recent delinquencies have a greater negative impact on your score because they may indicate that you are currently having problems managing your debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.

The total amount of debt in the 6 account(s) that have been turned over to collection is considered excessive and is impacting your credit score.
Collection accounts indicate that an account was excessively delinquent and creditor felt debt was un-collectable. Account may have been written off (charge off) and transferred to collection agency (internal or external). Collection accounts on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. High dollar amounts turned over to collections have a greater negative impact on your score because they may indicate a history of problems managing debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.

Of the 27 account(s) reflected on your credit report 17 indicate(s) current or prior delinquency(s).
A delinquent account is an account that has ever had a payment that was reported as 30 days or more late. Delinquent accounts indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. The higher the number of items the more negative impact it will have on your score. The negative impact of these items on your score will reduce over

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

Experian	Equifax	TransUnion
580 up 165 pts	561 up 68 pts	580 up 137 pts

Poor

Credit Category

330 580 830

Percentile: Your credit rating ranks *higher than 9.38%* of U.S. consumers.

What factors *RAISE* you PLUS Score:

- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.

What factors *LOWER* you PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Lenders understand that it is much easier to manage a small amount of credit vs. a large amount of credit. Your relatively low credit limits signal to lenders that you have not had experience managing large amounts of credit, which makes them worried about extending more credit to you.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.