

**WARNING:** This credit report is outdated, so your information currently on file at the credit bureaus could have changed. Using a fresh credit report would produce more reliable results.

Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

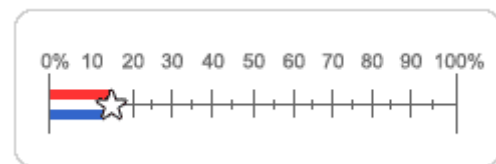
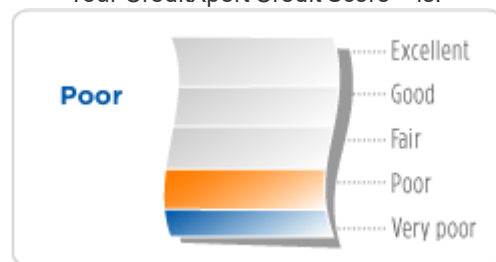
## Results for TransUnion

For: ABBY C TESTCASE  
Provided By: Cisco Credit Test  
Mode: Rapid Rescore (Timeframe: Immediate)  
Credit Report Date: 03/07/2017  
Disposable cash setting: \$10,000.



## CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 15% of the U.S. population.



## Actions



**Potential score change: +14**

Results based on a credit report that is 23 days old.

- Potential improvements found on TransUnion. [\[ More \]](#)
- Potential score change: These actions could raise your credit score by 14 points.
- Cash needed for these actions: \$3,346 [\[ More \]](#)
- Timeframe: Immediate

## How much cash is needed?

- Disposable cash setting: \$10,000.
- Cash needed for these actions: \$3,346. This is in addition to your monthly payments, and is an estimate based on the balances reported in this credit report.

## 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 sum of credit limits) on your revolving accounts, and at the same time reducing the total past due amount on your past due revolving accounts.** You can do this by paying down the balance on a past due account.

**Action:** Paying down the balance to \$0 (which should also reduce the past due amount) on your Acco5 account (# xxxxxxxx5555, opened 01/2003), and updating both the balance and the past due amount through rapid rescoring.

**Score impact:** +14

## Notes on Actions

- [Outdated credit report \[ More \]](#)
- [About rapid rescoring disputes \[ More \]](#)
- [Understanding the estimated score increase \[ More \]](#)
- [Order of actions \[ More \]](#)

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## Credit Analyzer

**WARNING:** This credit report is outdated, so your information currently on file at the credit bureaus could have changed. Using a fresh credit report would produce more reliable results.

Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

### Results for Experian

For: ABBY C TESTCASE

Provided By: Cisco Credit Test

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 03/07/2017

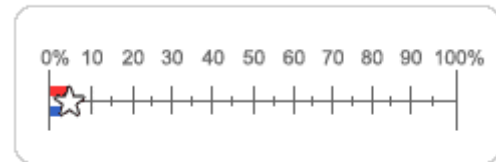
Disposable cash setting: \$10,000.



## CreditXpert Credit Score™ Summary

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Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 5% of the U.S. population.



## Actions

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**Potential score change: +24**

Results based on a credit report that is 23 days old.

- **Potential improvements found on Experian.** [\[ More \]](#)
  - **Potential score change:** These actions could raise your credit score by 24 points.
  - **Cash needed for these actions: \$5,279** [\[ More \]](#)
  - **Timeframe:** Immediate
- 

### How much cash is needed?

- Disposable cash setting: \$10,000.
- Cash needed for these actions: \$5,279. This is in addition to your monthly payments, and is an estimate based on the balances reported in this credit report.

### These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the usage on your revolving accounts.** You can do this by paying down the balance on an existing account.

**Action:** Paying down the balance to \$0 on your Account44444444 account (#

xxxxxxx4444, opened 04/2016), and updating the balance through rapid rescoring.

Score impact: +24

## Notes on Actions

- [Outdated credit report \[ More \]](#)
- [About rapid rescoring disputes \[ More \]](#)
- [Understanding the estimated score increase \[ More \]](#)
- [Order of actions \[ More \]](#)

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## Credit Analyzer

**WARNING:** This credit report is outdated, so your information currently on file at the credit bureaus could have changed. Using a fresh credit report would produce more reliable results.

Reports available for: [TransUnion](#) [Experian](#) [Equifax](#)

### Results for Equifax

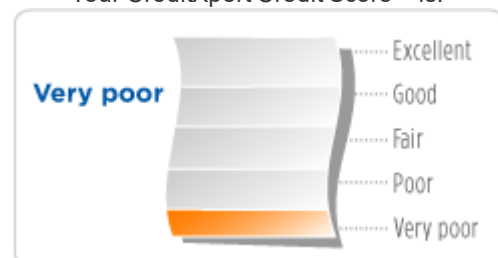
For: ABBY C TESTCASE  
Provided By: Cisco Credit Test  
Mode: Rapid Rescore (Timeframe: Immediate)  
Credit Report Date: 03/07/2017  
Disposable cash setting: \$10,000.

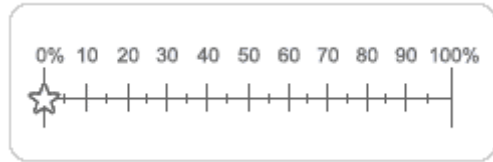


### CreditXpert Credit Score™ Summary

Currently, your very low credit score will make it difficult for you to obtain new credit accounts of any type, including mortgages, auto loans, home equity loans, or credit cards. Be prepared to pay high fees and interest rates and/or to make a large deposit or down payment. Also, you can expect small credit limits and loan amounts.

Your CreditXpert Credit Score™ is:





## Credit Analysis

5% of the U.S. population.

Your credit score is based on many factors, which have either a positive or negative impact. The most important factors are listed in order of importance. Some factors impact your score more than others. For example, if you have a high score, the negative factors likely have a very small impact. Keep in mind that these factors are based on your credit report from only one of the 3 credit bureaus. Your positive and negative factors may be different across bureaus.

Additional details are provided to help you better understand how each factor relates to your credit score and the information in your credit report.



## Negative Factors

### 1. Payment history

A seriously negative payment status was reported. [\[ More \]](#)

### 2. Time since paid late

A payment status of 30 days late (or worse) was reported 1 month ago. This only includes accounts for which the payment history was reported. [\[ More \]](#)

### 3. Amount owed on late accounts

The total balance on accounts currently reported as late is \$742,829. This excludes accounts that were not recently reported or that became seriously negative more than a year ago. [\[ More \]](#)

### 4. Credit applications

Your credit report contains 3 credit inquiries that impact your score. This only includes inquiries reported within the past year. Some inquiries associated with mortgage or auto loan applications do not count. [\[ More \]](#)

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## Positive Factors

### 1. Collection accounts

You have no collection accounts. This only includes accounts from external (third-party) collection agencies. [\[ More \]](#)

### 2. Finance company accounts

You have no accounts from a personal finance company. This does not include credit cards (or other revolving accounts), mortgages, or most student loans. [\[ More \]](#)

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## Actions

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**Potential score change: +22**

Results based on a credit report that is 23 days old.

- **Potential improvements found on Equifax.** [\[ More \]](#)
  - **Potential score change:** These actions could raise your credit score by 22 points.
  - **Cash needed for these actions: \$7,304** [\[ More \]](#)
  - **Timeframe:** Immediate
- 

### How much cash is needed?

- Disposable cash setting: \$10,000.
- Cash needed for these actions: \$7,304. This is in addition to your monthly payments, and is an estimate based on the balances reported in this credit report.

### These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the usage on your revolving accounts.** You can do this by paying down the balance on an existing account.

**Action:** Paying down the balance to \$0 on your Account444 account (# xxxxxxxx4444, opened 04/2016), and updating the balance through rapid rescoring.

**Score impact:** +17

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts, and at the same time reducing the total past due amount on your past due revolving accounts.** You can do this by paying down the balance on a past due account.

**Action:** Paying down the balance to \$625 (which should also reduce the past due amount) on your Acco5 account (# xxxxxxxxxxxx0322, opened 01/2003), and updating both the balance and the past due amount through rapid rescoring.

**Score impact:** +5

## Notes on Actions

- **Outdated credit report** [ [More](#) ]
- **About rapid rescoring disputes** [ [More](#) ]
- **Understanding the estimated score increase** [ [More](#) ]
- **Order of actions** [ [More](#) ]

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