Your credit information is based on your **Equifax** credit report, dated **01/11/2000.**

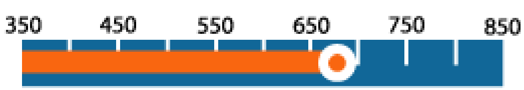
Credit score

Background

Your credit scores are based on the information in your credit bureau reports. The majority of CreditXpert Credit Scores™ are between 350 and 850. Higher scores are better, because they increase your chances of getting the loans you want. Keep in mind that when lenders evaluate a credit application, credit scores are not the only factor they use in making their decision. They usually ask for additional information (such as income and monthly payments) to determine your ability to repay the loan.

Your CreditXpert Credit Score™:

686



How does my score compare to others?

Your credit score is higher than 40% of the U.S. population.

Summary

Thanks to your high CreditXpert Credit Score™, you are likely to get the better offers from lenders, whether for an auto loan, mortgage, or personal loan. However, this may not be true for credit card offers, because you may receive better interest rates and higher credit limits if you had higher scores. You can improve your credit scores by making sure you always pay your bills on time. Also, the additional information you provide as part of your credit application, such as income and monthly payments, will be important in determining whether you get the best offer, or just a good one.

Credit analysis

Explanation

Both negative and positive factors influence your credit score. The most important factors of each are listed below, in their order of importance. Remember, these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.

Positive factors

Here are the top factors that make your score higher:

1. **Payment history**
   Last reported month, you paid 100% of your accounts on time. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

   This is making your score higher. Missing payments is a negative factor. Some cases are worse than others. If you have not missed any payment recently, lenders may think you are, or have become, responsible and do not, or will no longer, miss payments. Lenders realize that many people occasionally miss a payment or pay late. Therefore, missing payments on one account may not be as harmful as missing payments on many. Similarly, missing a single payment may not be as harmful as missing several consecutive payments. Note that many lenders consider missing 3 or more consecutive payments to be an indication that you may never repay them. Finally, it may not be as harmful to miss payments on accounts with low balances as it is on accounts with high balances, because lenders stand to lose less money if they remain unpaid.

2. **Credit accounts**
   You have 10 revolving account(s) listed in your credit report. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

   This is making your score higher. Having accounts listed in your credit reports is a positive factor because the accounts' payment history shows lenders how you pay your bills. However, having too many accounts may be considered a negative factor because lenders worry that you are spending (or preparing to spend) beyond your means, even if you have never missed payments. Also, if you do not currently have credit, getting your first few credit cards may be difficult and may involve high fees, high interest rates, and low credit limits. Note that finance trades (such as debt consolidation accounts) are often associated with troubled credit, and may therefore be considered a negative factor.

   Here is a list of all the credit records used to calculate this factor.

Date Opened	Lending Institution, Account Number	Comment	Last Reported Date
07/1991	ATL PO VSA 432977760102****		11/1999
07/1991	JCP CRD BK 6-19211941****		04/1999
12/1991	DISCOVR CD 601100460057****		12/1999
12/1992	AG PRVTLBL 588943220001****		10/1995
01/1994	SEARS 65199213****		11/1999
03/1994	WACH BKCRD 411816021617****		12/1999
11/1995	SUNTRUST 504541472010****		11/1999
12/1995	PROVDIN BC 2472402330****		12/1999
02/1999	UNVL BK NA 549113014273****		12/1999
05/1999	FUSA NA 441712479836****		11/1999

3. **Credit usage**
   You are not using 70% (or more) of your credit limit on any revolving account. This only includes open accounts for which the credit limit is reported.

This is making your score higher. High usage (such as balances above 50% of the credit limit) is usually considered negative, because lenders worry that you may be using more credit than you can reasonably afford to repay. Being "maxed out" or overlimit on a credit card (when your balance is close to, or above, the credit limit) is especially negative. The more accounts in this situation, the more it affects your scores. Note that in some cases, such as for very high credit scores, as little as 20% usage may have a negative impact, although minor. Low usage, on the other hand, is usually considered positive because it provides lenders with information on how you use credit. It also shows that you do not need to use all of the credit available to you.

Negative factors

Here are the top factors that make your score lower:

1. **Payment history**
   In the past, you have missed a payment (or have become derogatory) on 4 account(s).Lost or stolen, transferred, or sold accounts may be excluded from this factor.

   This is making your score lower. Missing payments is a negative factor. Some cases are worse than others. If you have not missed any payment recently, lenders may think you are, or have become, responsible and do not, or will no longer, miss payments. Lenders realize that many people occasionally miss a payment or pay late. Therefore, missing payments on one account may not be as harmful as missing payments on many. Similarly, missing a single payment may not be as harmful as missing several consecutive payments. Note that many lenders consider missing 3 or more consecutive payments to be an indication that you may never repay them. Finally, it may not be as harmful to miss payments on accounts with low balances as it is on accounts with high balances, because lenders stand to lose less money if they remain unpaid.

   Here is a list of all the credit records used to calculate this factor.

Worst Payment Status Ever	Lending Institution, Account Number	Comment	Last Reported Date
60 days late	JCP CRD BK 6-19211941****	Missed 2 consecutive payments in the past.	04/1999
30 days late	DISCOVR CD 601100460057****	Missed 1 payment in the past.	12/1999
30 days late	PROVDIN BC 2472402330****	Missed 1 payment in the past.	12/1999
30 days late	SEARS 65199213****	Missed 1 payment in the past.	11/1999

2. **Credit usage**
   You are currently using at least 50% of your credit limit on 2 credit card(s).This only includes open accounts for which the credit limit is reported.

   This is making your score lower. High usage (such as balances above 50% of the credit limit) is usually considered negative, because lenders worry that you may be using more credit than you can reasonably afford to repay. Being "maxed out" or overlimit on a credit card (when your balance is close to, or above, the credit limit) is especially negative. The more accounts in this situation, the more it affects your scores. Note that in some cases, such as for very high credit scores, as little as 20% usage may have a negative impact, although minor. Low usage, on the other hand, is usually considered positive because it provides lenders with information on how you use credit. It also shows that you do not need to use all of the credit available to you.

   Here is a list of all the credit records used to calculate this factor.

% Used	Lending Institution, Account Number	Comment	Last Reported Date
54%	SUNTRUST 504541472010****	Credit limit is $1,100. Balance is $595.	11/1999
50%	ATL PO VSA 432977760102****	Credit limit is $5,000. Balance is $2,510.	11/1999

3. **Length of credit history**
   You opened your first credit account 10 years and 8 months ago.This may not include accounts you closed more than 7 years ago.

   This is making your score lower. Having had credit accounts for a long time is a positive factor because your credit history allows lenders to evaluate how you typically use credit and repay your debts. Credit reports with approximately 30 years of history are considered optimal. Meanwhile, up to 7 years of history may be considered short, and less than 3 years of history is often considered too little. It is worth noting that your accounts may have been open longer than your credit reports suggest, as lenders can be slow to report new accounts to the credit bureaus. What matters is how long your accounts have been recorded in your reports.

   Here is a list of all the credit records used to calculate this factor.

Age	Lending Institution, Account Number	Comment	Last Reported Date
10 years and 8 months	VANDERBLT 98****	Account opened on 05/1989.	05/1999

Introduction

Overview

The following list provides tips for improving your credit scores. CreditXpert Credit Wizard™ believes these actions would most improve your scores. Their order is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.

Summary of score improvement due to listed actions:

Your potential score improvement: +12

Your current credit score is 686.

If you take these actions, your credit score could improve to 698.

Summary of available cash usage:

- Amount of cash available to improve your credit score: $500.
- Estimated amount of cash needed for these actions: $500.

Here is your current situation, reflecting your credit report as of today:

We estimate that in one month, due to the normal aging process of your credit profile, your credit score may be 687.

Actions

The following actions may improve your score:

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Method:	Making a payment of $500 on your SUNTRUST account (# 504541472010****).
Score Impact:	Your credit score could improve by +6 points (from 687 to 693).

2. **Reducing the number of credit cards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.

Method:	Transferring $60 from your ATL PO VSA account (# 432977760102****) to your SUNTRUST account (# 504541472010****).
Score Impact:	Your credit score could improve by +5 points (from 693 to 698).

Notes

- **Proposed actions**
  CreditXpert Credit Wizard™ simulates thousands of potential actions that can be taken on the accounts listed in your credit report. Of these thousands, only those actions that significantly improve your credit score are listed.
- **Accuracy and timeframe for score improvement**
  The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.
- **Score change after aging**
  CreditXpert Credit Wizard™ automatically ages your credit accounts by 1 month to reflect how your credit profile would look in one month. In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.
- **Payments and balance transfers**
  Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

- **Series of actions**
  The estimated credit score is based on doing all the actions in the order listed.

CreditXpert™ glossary of credit industry terms

http://www.CreditXpert.com/consumer/glossary.htm

A CreditXpert Credit Score™ is provided to help you better understand how lenders evaluate your credit reports. It is not an endorsement or a determination of your qualification for a loan. Each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, lenders will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans may vary from lender to lender. The higher your credit scores, the better. With a better credit score, you are more likely to be eligible for the best credit card and loan offers, including terms and conditions, such as interest, fees, and benefits.

The information used to determine a CreditXpert Credit Score™ comes from your credit report at one of the major credit bureaus. Your credit reports are a compilation of your credit information that is reported to the bureaus by various institutions such as lenders with which you have accounts. The information contained in your credit reports reflects the latest information provided. If you recently made a payment, opened a new account, or authorized a credit inquiry, it may not yet be reflected in your reports. Likewise, it will not be reflected in your CreditXpert Credit Score™, CreditXpert Credit Analysis™, CreditXpert Credit Wizard™, or CreditXpert 3-Bureau Comparison™. Also, disputed items are not incorporated in the assessment of a CreditXpert Credit Score™. Be aware that your scores may change every time new information is added to your credit reports. In addition, the CreditXpert Credit Score™ you receive is only as accurate as the information it is based upon. CreditXpert Inc. is not responsible for misinformation (incorrect or missing information) in your credit reports, which may lead to a counter-intuitive or even incorrect analysis. Carefully review all the information in your credit reports to make sure it is accurate and current. If you need advice about how to handle financial problems, you can seek help from a non-profit credit counseling organization.

The CreditXpert Credit Score™ is calculated based on many of the same criteria considered by the leading consumer credit scoring companies, producing in most cases a consumer credit score that duplicates or closely approximates the typical consumer credit score used by banks, mortgage lenders, and loan companies when determining credit worthiness. CreditXpert™ is not connected in any way with Fair, Isaac and Company; the CreditXpert Credit Score™ is not a so-called FICO score. CreditXpert Inc. does not represent that the CreditXpert Credit Scores™ are identical in every respect to any consumer credit score produced by any other company.