


Report #: 3ff2a965-f2bf-6b26-8050-3568470f3ce8

Member ID: KU89193862

Report Date: 03/03/2016

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

Tradelines

Positive Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
AMEX 0387****	02/05/2022 11/15/2023	10/26/2023	\$4000 RV - PAY AS AGREED	\$3130 -	0 / 0 / 0	TU 10
Address: PO BOX 7871 FORT LAUDERDAL, FL 33329 Phone: 800-477-6000						
BKOFAMER 16	05/26/2023 11/14/2023	10/16/2023	\$5000 RV - PAY AS AGREED	\$1047 -	0 / 0 / 0	TU 4
Address: PO BOX 982235 EL PASO, TX 79998 Phone: 800-477-6000						
CBUSASEARS 2222****	01/28/2022 11/06/2023	11/02/2023	\$3200 RV - PAY AS AGREED	\$1654 -	0 / 0 / 0	TU 6
Address: PO BOX 34577 LOUISVILLE, KY 40232 Phone: 800-695-6950						
CBUSASEARS 2222****	09/27/2021 11/11/2023	11/03/2023	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 14
Address: PO BOX 34577 LOUISVILLE, KY 40232 Phone: 800-695-6950						
CHASE/CC 22222033****	04/26/2021 11/08/2023	10/16/2023	\$1500 RV - PAY AS AGREED	\$950 -	0 / 0 / 0	TU 6
Address: P.O. BOX 15298 WILMINGTON, DE 19850 Phone: 800-477-6761						
DISCOVERFIN 22222058****	10/27/2021 11/09/2023	11/02/2023	\$3500 RV - PAY AS AGREED	\$378 -	0 / 0 / 0	TU 1
Address: POB 15316 WILMINGTON, DE 19850 Phone: 616-376-4000						
GEGRB/QVC 22222**	07/02/2021 11/03/2023	10/14/2023	\$900 RV - PAY AS AGREED	\$337 -	0 / 0 / 0	TU 4
Address: P O BOX 981400 EL PASO, TX 79998 Phone: 800-678-9612						
GMAC 22222934****	03/25/2020 11/14/2023	10/25/2023	\$26630 AUTO - PAY AS AGREED	\$9450 -	0 / 0 / 0	TU 0
Address: P.O. BOX 380901 BLOOMINGTON, MN 55438 Phone: 800-200-4622						
RNB-FIELD1 2222****	09/07/2021 11/09/2023	10/22/2023	\$2500 RV - PAY AS AGREED	\$936 -	0 / 0 / 0	TU 5

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Address: 3701 WAYZATA BLVD MINNEAPOLIS, MN 55416 Phone: 800-659-2396						
SYNCHRONICITY 2222200****	07/04/2022 11/03/2023	10/24/2023	\$1000 RV - PAY AS AGREED	\$993 -	0 / 0 / 0	TU 16
Address: PO BOX 5253 CAROL STREAM, IL 60197 Phone: 800-477-6000						
TDAUTOFIN 222221****	10/09/2020 11/07/2023	10/20/2023	\$13197 AUTO - PAY AS AGREED	\$7183 -	0 / 0 / 0	TU 0
Address: 27777 INKSTER RD FARMINGTON HIL, MI 48334 Phone: 800-222-1701						
WELLS FARGO 51780595****	02/26/2017 11/04/2023	10/01/2023	\$156842 MTG - PAY AS AGREED	\$149860 -	0 / 0 / 0	TU 0
Address: PO BOX 982238 ELPASO, TX 79998 Phone: 800-421-2110						

Positive Accounts - CLOSED

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
CHASE/CC 22222031****	10/11/2009 03/16/2014	09/30/2011	\$500 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: P.O. BOX 15298 WILMINGTON, DE 19850 Phone: 800-477-6761						
CHASEAUTO 2222210000019****	03/05/2010 04/05/2015	03/01/2011	\$3734 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: PO BOX 901076 FORT WORTH, TX 76101 Phone: 616-376-4000						
FIRSTCARD 222224****	12/16/2008 04/01/2014	02/21/2012	\$500 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: 2500 WESTFIELD DR ELGIN, IL 60123 Phone: 847-888-6000						
FOABK 22222958****	12/15/2008 03/31/2014	04/30/2011	\$500 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: POB 500 MAIL CODE PORTAGE, MI 49081 Phone: 616-376-4000						
HFC-USA 222221****	12/14/2009 08/06/2017	07/16/2017	\$1000 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: PO BOX 9068 BRANDON, FL 33509 Phone: 800-695-6950						
LORD&TAYLOR 222**	02/02/2012 04/02/2014	07/02/2012	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: P.O. BOX 1628 MARYLAND HEIGH, MO 63043 Phone: 800-695-6950						

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MWARD/MBGA 22222**	11/30/2009 03/13/2014	01/13/2011	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: P O BOX 103051 ROSWELL, GA 30076 Phone: 800-950-0345						
RNB-MERVYN 2222**	12/13/2010 03/13/2014	07/04/2012	\$800 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
Address: 3701 WAYZATA BLVD MINNEAPOLIS, MN 55416 Phone: 800-695-6950						

Negative Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
CREDITONEBNK 444796254322****	08/07/2021 11/19/2023	11/09/2023	\$800 RV - PAY AS AGREED	\$871 \$0	1 / 1 / 0 /	TU 31
Address: PO BOX 98872, LAS VEGAS, NV 89193 Phone: 877-825-3242						

Negative Accounts - CLOSED

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
DISCOVERFIN1 22222050****	09/24/2012 12/12/2018	08/12/2016	\$0 RV - UNRATED OR BANKRUPTCY	\$0 \$0	0 / 0 / 0 /	TU 0
Address: POB 15316 WILMINGTON, DE 19850 Phone: 616-376-4000						
FSTUSA BKB 22222684****	06/26/2011 12/05/2018	09/03/2015	\$0 RV - UNRATED OR BANKRUPTCY	\$0 \$0	0 / 0 / 0 /	TU 0
Address: PO BOX 8650 WILMINGTON, DE 19899 Phone: 800-950-0345						
HSBCBANK 22222307****	08/06/2009 12/15/2018	06/15/2015	\$1500 RV - UNRATED OR BANKRUPTCY	\$0 \$0	0 / 0 / 0 /	TU 0
Address: PO BOX 5253 CAROL STREAM, IL 60197 Phone: 800-947-1000						

Collections

Agency Account #	Opened Reported	DLA	Limit	Balance	Orig. Creditor	Bureau Deductions
NCO FINANCIAL 12345**	10/01/2016 10/15/2019	10/01/2016	\$45	\$45	MEDICAL	TU 0
Address: 5665 New Northside Dr, Atlanta, GA 30328 Phone: 770-952-6669						

Public Records

None Reported

Inquiries

Inquiries	Member Code	Last Reported	Industry	Bureau
NCO CREDIT S	00008074	12/30/2014	Miscellaneous	TU
CAP ONE	02699824	04/21/2014	Banks	TU
BK OF AMER	04188229	10/20/2014	Banks	TU

ScoreNavigator

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

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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.

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