



Premium Credit Bureau

9594 Doral Boulevard #206
Miami, Florida 33178

Credit Analyzer

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

Results for Equifax

For: GEORGE WASHINGTON

Provided By: PREMIUM CREDIT BUREAU

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 12/18/2006

Disposable cash: \$5,000.



Actions



Potential score change: +55

Results based on a fresh credit report.

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$976. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

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 \$17 (which should also reduce the past due amount) on your CAP 1 BANK account (# 127805212329), and updating both the balance and the past due amount through rapid rescoring.

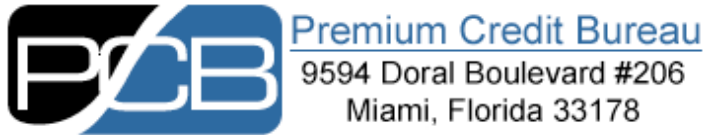
Score impact: +55

Notes on Actions

- **About rapid rescoring disputes** [\[More \]](#)

- **Understanding the estimated score increase** [[More](#)]
- **Order of actions** [[More](#)]

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Credit Analyzer


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

Results for Experian

For: GEORGE WASHINGTON
Provided By: PREMIUM CREDIT BUREAU
Mode: Rapid Rescore (Timeframe: Immediate)
Credit Report Date: 12/18/2006
Disposable cash: \$5,000.



Actions

 **Potential score change: +49**

Results based on a fresh credit report.

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$2,017. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

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 \$122 (which should also reduce the past due amount) on your CAP ONE BK account (# 598705231239), and updating

both the balance and the past due amount through rapid rescoring.

Score impact: +45

2. **Reducing the average percentage of the loan amount that is still unpaid on your non-mortgage installment loans.** You can do this by paying down the balance on an existing account.

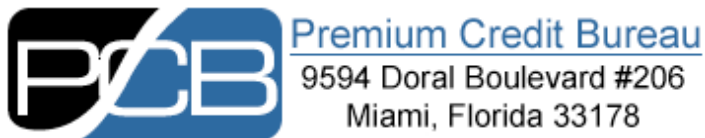
Action: Paying down the balance to \$20,608 on your LONG BEACH ACCEPTANCE account (# 26453119063211001), and updating the balance through rapid rescoring.

Score impact: +4

Notes on Actions

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

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Credit Analyzer

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

Results for TransUnion

For: GEORGE WASHINGTON
Provided By: PREMIUM CREDIT BUREAU
Mode: Rapid Rescore (Timeframe: Immediate)
Credit Report Date: 12/18/2006
Disposable cash: \$5,000.



Actions



Potential score change: +57

Results based on a fresh credit report.

How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$2,138. This is in addition to your monthly payments, and was estimated based on the balances as they were last reported in your credit file.

These actions may raise your score

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 \$17 (which should also reduce the past due amount) on your CAPITAL 1 BK account (# 533029), and updating both the balance and the past due amount through rapid rescoring.

Score impact: +48

2. **Reducing the average percentage of the loan amount that is still unpaid on your non-mortgage installment loans.** You can do this by paying down the balance on an existing account.

Action: Paying down the balance to \$20,608 on your LNG BCH ACPT account (# 20555119768201001), and updating the balance through rapid rescoring.

Score impact: +9

Notes on Actions

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

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Credit Analysis



Negative Factors

1. **Payment history**

You were late by the most consecutive payments or became derogatory less than one month ago. This only includes accounts for which the payment history was reported. [\[More \]](#)

2. **Collection accounts and public records**

Your most recent collection account or negative public record is 2 years and 9 months old. [\[More \]](#)

3. **Credit usage**

On average, you are using 40% of the credit limit on your revolving accounts. This only includes accounts for which the credit limit or highest balance is reported. This is because if the credit limit is not reported, your highest balance is used instead. Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[More \]](#)

4. **Credit applications**

You applied for credit 11 time(s) in the past 12 months, as recorded in this credit report. Mortgage and auto loan applications within the last 30 days are not counted. Prior to this 30-day window, all mortgage applications within a short period (14 or 45 days, depending on the bureau) count as a single application. This is also true of applications for auto loans. [\[More \]](#)

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Positive Factors

1. **Credit history**

The longest payment history reported for any of your accounts starts 3 years and 11 months ago. [\[More \]](#)

2. **Credit accounts**

You have at least one revolving account. [\[More \]](#)

3. **Payment history**

You paid all of your open accounts on time (as of the last time each account was reported). Lost, stolen, transferred, or sold accounts may be excluded from this factor. [\[More \]](#)

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