




Report #: 426d2c83-e5f6-dae5-5474-a75645d90e92

Member ID: KU89193864

Report Date: 09/23/2016

Bureau	Current Score	Target Score	Max Score	Action Points		
	<b>677</b>	<b>850</b>	<b>748</b>	Short Term	Long Term	Immediate
				<b>53</b>	<b>31</b>	<b>71</b>

Bureau	Current Score	Target Score	Max Score	Action Points		
	<b>670</b>	<b>850</b>	<b>741</b>	Short Term	Long Term	Immediate
				<b>53</b>	<b>33</b>	<b>71</b>

Bureau	Current Score	Target Score	Max Score	Action Points		
	<b>670</b>	<b>850</b>	<b>741</b>	Short Term	Long Term	Immediate
				<b>53</b>	<b>32</b>	<b>71</b>

**Tradelines**

Positive Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions	
<b>BARCLAYS CR US</b> 94694504261000****	07/17/2022 11/24/2023	10/17/2023	\$2900 RV - PAY AS AGREED	\$1100 -	0 / 0 / 0	<b>TU</b> <b>7</b>	<b>EX</b> <b>7</b>
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543							
<b>CAPITAL ONE</b> 40034495****	12/03/2021 11/28/2023	10/27/2023	\$2000 RV - PAY AS AGREED	\$1860 -	0 / 0 / 0	<b>TU</b> <b>10</b>	<b>EQ EX</b> <b>10 10</b>
<b>Address:</b> PO BOX 30281 SALT LAKE CITY , UT 84130 <b>Phone:</b> 800-955-7070							
<b>CAPITAL ONE AUTO</b> C03421****	05/14/2021 11/03/2023	10/23/2023	\$26500 AUTO - PAY AS AGREED	\$23700 -	0 / 0 / 0	<b>TU</b> <b>0</b>	<b>EQ EX</b> <b>0 0</b>
<b>Address:</b> 309 E PACES FERRY ATLANTA , GA 30303 <b>Phone:</b> 770-426-3948							
<b>CHASE</b> 94694504261000****	01/23/2022 11/17/2023	10/22/2023	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>14</b>	
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543							
<b>CITI CARDS</b> 2323223232****	08/09/2022 11/11/2023	10/09/2023	\$500 RV - OTHER	\$450 -	0 / 0 / 0	<b>TU</b> <b>12</b>	<b>EQ EX</b> <b>12 12</b>
<b>Address:</b> PO BOX 30281 SALT LAKE CITY , UT 84130 <b>Phone:</b> 800-955-7070							
<b>SYNCB/CARECR</b> 60191830****	01/14/2022 11/14/2023	10/21/2023	\$1500 RV - PAY AS AGREED	\$1100 -	0 / 0 / 0	<b>TU</b> <b>10</b>	<b>EQ EX</b> <b>10 10</b>
<b>Address:</b> C/O PO BOX 965036 ORLANDO , FL 32896 <b>Phone:</b> 866-396-8254							

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<b>BARCLAYS CR US</b> 94694504261000****	07/17/2022 11/09/2023	10/17/2023	\$3000 RV - PAY AS AGREED	\$1100 -	0 / 0 / 0	<b>EQ</b> 7
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543						
<b>CHASE</b> 94694504261000****	01/23/2022 11/17/2023	10/22/2023	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>EQ</b> 14   <b>EX</b> 14
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543						

**Positive Accounts - CLOSED**

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>BANK OF AMERICA</b> 94694504261000****	08/30/2005 07/29/2016	07/29/2016	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> 0   <b>EQ</b> 0   <b>EX</b> 0
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543						
<b>BP OIL</b> 94694504261000****	09/16/2004 07/29/2016	07/29/2016	\$750 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> 0   <b>EQ</b> 0   <b>EX</b> 0
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543						
<b>MERRICK BANK</b> 94694504261000****	07/19/2005 07/29/2016	07/29/2016	\$875 RV - OTHER	\$0 -	0 / 0 / 0	<b>TU</b> 0   <b>EQ</b> 0   <b>EX</b> 0
<b>Address:</b> PO BOX 9500 WILKES BARRE , PA 18773 <b>Phone:</b> 888-272-5543						

**Negative Accounts - OPEN**

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>CREDITONEBNK</b> 444796254322****	04/07/2021 11/19/2023	11/09/2023	\$800 RV - PAY AS AGREED	\$871 \$0	1 / 1 / 0 /	<b>TU</b> 31   <b>EQ</b> 31   <b>EX</b> 31
<b>Address:</b> PO BOX 98872, LAS VEGAS, NV 89193 <b>Phone:</b> 877-825-3242						
<b>CENTRIC FCU</b> 217090001595****	02/01/2018 11/30/2022	11/01/2022	\$20876 AUTO - LATE PAYMENT	\$16872 \$0	18 / 8 / 2	<b>EQ</b> 1   <b>EX</b> 1
<b>Address:</b> 1091 THOMAS RDWEST MONROELA71292 <b>Phone:</b> 318-340-9656						

**Negative Accounts - CLOSED**

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>CONRDIA BK</b> 18764**	04/01/2009 08/01/2017	08/01/2017	\$2328 IN - LATE PAYMENT	\$0 -	1 / 0 / 0 /	<b>EQ</b> 1

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**Collections**

Agency Account #	Opened Reported	DLA	Limit	Balance	Orig. Creditor	Bureau Deductions
<b>PROFESSIONAL COLLECTION CO</b> 10111700129****	05/01/2017 12/01/2022	11/01/2017	\$85	\$85	APPLE DENTAL	TU 0   EQ 0
<b>Address:</b> 116 HALL ST MONROE, LA 71201-7523 <b>Phone:</b> (800) 259-7394						
<b>PROFESSIONAL COLLECTION CO</b> 10111700129****	05/01/2017 12/01/2022	11/01/2017	\$85	\$85	APPLE DENTAL	EQ 0
<b>Address:</b> 116 HALL ST MONROE, LA 71201-7523 <b>Phone:</b> (800) 259-7394						

**Public Records**

None Reported

**Inquiries**

Inquiries	Member Code	Last Reported	Industry	Bureau
<b>CBCInnovis</b>	02004946	08/11/2016	Mail Order Houses	TU   EQ   EX
<b>CBCINNOVIS</b>	00285278	09/15/2015	Miscellaneous	TU   EQ   EX
<b>CBCINNOVIS</b>	00285278	08/31/2015	Miscellaneous	TU   EQ   EX
<b>DIRECTV</b>	-	03/07/2016	-	EQ
<b>CBCINNOVIS</b>	-	08/11/2016	-	EQ   EX
<b>CBCINNOVIS</b>	-	09/15/2015	-	EQ   EX
<b>CBCINNOVIS</b>	-	08/31/2015	-	EQ   EX
<b>CONCORDIA</b>	-	09/07/2016	-	EQ
<b>CAP ONE NA</b>	-	09/03/2014	-	EX

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## 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

The following information applies to all ScoreNavigator products.

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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Also, ScoreNavigator does not represent that potential problems found by its software in credit reports are real, or that correcting such items will result in changes to credit scores. Furthermore, ScoreNavigator provides information to help consumers make their own decisions; it does not advise anyone to dispute any item in his or her credit report. Moreover, ScoreNavigator products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

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