

CreditXpert® empowers you with fresh insights to uncover opportunities and make more informed decisions. A better way to manage applications and build relationships, CreditXpert enables you to adopt a consultative approach and truly serve as a trusted advisor. By improving the lending experience while introducing new business options, you close more loans.

CreditXpert is reinventing the lender-borrower relationship with new options, improved communication, and increased collaboration. CreditXpert introduces a new breed of trust and interactivity so you win more business and more consumers get loans.

The CreditXpert[®] difference

Lenders using CreditXpert[®] as an integral part of their loan origination process are closing 30% more loans every month.

Unmask your applicant's true score

Many applicants have credit scores that are artificially lower than they should be due to inaccurate information on their credit files. CreditXpert helps you get to the real score, so you can make a more informed and appropriate decision.

Approve more applicants

Salvage some declines by quickly identifying those who can raise their score enough to qualify.

Have more offers accepted

If you're not closing 100% of your approvals, you're leaving money on the table. CreditXpert helps you make more compelling offers and build trusting relationships, so you win more business.

Save time

CreditXpert automates identification of opportunities to raise scores and analysis of credit files while providing consumer-friendly explanations, so you spend less time figuring out what to do and more time closing loans.

Eliminate guesswork

CreditXpert empowers every individual working with applicants by providing helpful insights, predictions, and analysis. You can quickly explore options, communicate with applicants, and confidently take action.

CreditXpert Detective™

Automatically identify opportunities to improve credit scores by updating incorrect, missing, and outdated information. CreditXpert Detective™ provides indispensable insights instantly so you can effortlessly scan every file and capture opportunities.

Take a closer look

CreditXpert Detective finds potential updates—even the ones that you may overlook. By scrutinizing the data within a particular credit report and comparing it against credit reports from the other bureaus, you can rest assured that no stone is left unturned.

Give yourself a break


Thanks to its embedded expert knowledge and analytical sophistication, CreditXpert Detective does the heavy lifting for you so you don't have to examine every last detail of an applicant's credit files. And if an applicant wants to independently file a dispute, you can generate a personalized sample consumer dispute letter to make sure they have the right information.

Just the way you like it

CreditXpert Detective is flexible and works the way you want: use it to find all potential updates or just as many updates as you need to raise the score a specified amount. Choose rapid rescore mode or planning mode (includes the impact of 30 days passing) to tailor results to your situation.

CreditXpert Detective™ - Mozilla Firefox

File Edit View Go Bookmarks Tools Help

 **CreditXpert Detective™**


Results for Equifax (Rapid Rescoring mode) Updates | Instructions | Printer-friendly version

Credit Report Date: 11/15/2004

CreditXpert Detective™ scans your credit reports and automatically finds potential problems (such as inaccurate or outdated information) that, if corrected, may improve your credit scores. These problems can be fixed by updating your report information through a dispute process. If a specific score increase is requested, this tool finds the smallest number of updates to achieve this increase. If not, it identifies the updates that can improve your score the most on this credit bureau. Note that CreditXpert Detective does not change your credit report information or initiate any dispute.

★ Potential problems found in your Equifax report

This tool scanned your report for potential problems. It found updates that may allow you to improve your credit score.

 **Potential for improvement: +18**

These updates could raise your credit score on Equifax by 18 points. Your creditworthiness on Equifax could improve from Poor to Fair.

Suggested updates

The following updates are the best opportunities we found to update information in your Equifax credit report.

#	Type	Description	Reported Value	Updated Value	Score Increase
1	Payment status	Update the payment status on the QTE credit account (# 600271102380****). This account is reported as "Charged-off" but no other account is reported as delinquent. This may be a reporting error or the result of identity theft.	Charged-off	Paid as agreed	+12
2	Credit limit	Update the credit limit on the CTEBALIX credit account (# #1200019434****). The credit limit is missing.	unknown	\$9,000	+6

Items to investigate

The following items deserve special attention. We do not have enough information to calculate a score impact, but such items can have a large impact on credit scores.

★ Historical payment statuses
Examine all of the past late payments to see if they were reported correctly. In particular, isolated late payments may indicate an error.

Done

Instantly determine potential
CreditXpert Detective saves you time by identifying opportunities to improve the credit score by updating information so you know what to do.

Simple and easy to understand
CreditXpert Detective lays everything out in plain English so you can be closing more loans instead of figuring out a plan.

Find all potential updates or only enough
Uncover all the opportunities to maximize your score improvement or just enough to get the points you need.

Other items to look into
CreditXpert Detective alerts you to items that may be important and require your attention.

CreditXpert Essentials™

Instantly analyze and optimize credit. Featuring consumer-friendly content and the most personalized insights available, CreditXpert Essentials™ determines the best actions to take to maximize an applicant's credit scores, so you know what to look for and what to do.

Get the best bang for your buck

Use CreditXpert Essentials to find the most cost-effective way to achieve a particular score increase, or the maximum score increase for a given amount of cash.

Know the score

CreditXpert Essentials provides a detailed analysis that breaks down an applicant's credit and identifies the top positive and negative factors, as well as their related tradelines. Armed with this information, you can focus on what is important and avoid disrupting what is already working.

Tell it like it is

Included are the definitive, easy-to-understand explanations that CreditXpert Inc. pioneered and refined in the consumer credit information industry, so you can quickly and accurately communicate with applicants.

CreditXpert Essentials™ Advisor View - Mozilla Firefox

Credit Bureau: Experian on 07/07/2003

Summary

Potential score improvement: +13

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate

Target Score

Your requested score increase of 10 points was achieved. You may want to try again with a higher target to see if you can gain a few more points without spending much more money.

Actions

This tool helps you find the best way to improve your score by the number of points you want. It looks at a large number of actions that you can take, and finds the combination of actions that requires the least cash to raise your score as requested.

How much cash is needed?

- Cash available: \$5,000.
- Cash needed for these actions: \$0.

These actions may raise your score

- Reducing the number of bankcards 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.

Action: Transferring \$144 of the balance on your BP/CI account (# 4500653169****) to your HHL BANK account (# 01100020410****).

Score impact: +4

Done

CreditXpert Essentials™ Advisor View - Mozilla Firefox

Credit Analysis

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

Negative Factors

- Payment history**

Your total past due balance is \$5,327. Lost or stolen, transferred, or sold accounts may be excluded from this factor.

All the credit records used to calculate this factor are listed here.

Past Due Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$5,327	AHEX 0455156001638****	Payment status is "Charged-off."	01/2000
- Credit usage**

On average, you are using 59% of the credit limit on your revolving account(s). 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 or stolen, transferred, or sold accounts may be excluded from this factor.

All the credit records used to calculate this factor are listed here.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
100%	HOHE DEPOT/IBGA C03579****	Account fully used. Credit limit is \$2,800. Balance is \$2,800.	06/2003
100%	PROVIDIAN FINANCIAL 1900897384****	Credit limit is \$3,000. Balance is \$3,000.	06/2003
99%	WALMART/WALRDS-IBGA C77793****	Credit limit is \$1,450. Balance is \$1,427.	05/2003
92%	BANK ONE-OHD 4444001280****	Credit limit is \$1,000. Balance is \$918.	06/2003
90%	CPDQ/CM 38020069****	Credit limit is \$800. Balance is \$717.	06/2003
85%	LOHES/IBGA C819231****	Credit limit is \$900. Balance is \$761.	06/2003
84%	HC 021810****	Credit limit not reported (highest balance used). Highest balance is reported as \$5,545. Balance is \$4,936.	06/2003
	BP/CI	Credit limit is \$750. Balance is	

Done

Best way to raise scores the most

CreditXpert Essentials identifies the best combination of actions to maximize your applicant's score by paying down debt, transferring balances, and opening or closing accounts.

Target a score increase or find the most points

CreditXpert Essentials can tell you the most cost-effective way to achieve a specific score increase or the biggest increase you can get given the amount of cash you have available for paying down debt. Use it both ways and try different settings.

Personalized objectives

CreditXpert Essentials shows what is important to achieve, tailored to the applicant.

Critical factors

Top factors impacting the score, so you know what to focus on.

CreditXpert What-If Simulator™

Eliminate the guesswork. The most powerful credit score simulator, CreditXpert What-If Simulator™ includes predefined scenarios for ease of use and custom scenarios for full flexibility. Use CreditXpert What-If Simulator to make informed decisions and uncover new opportunities.

Look before you leap

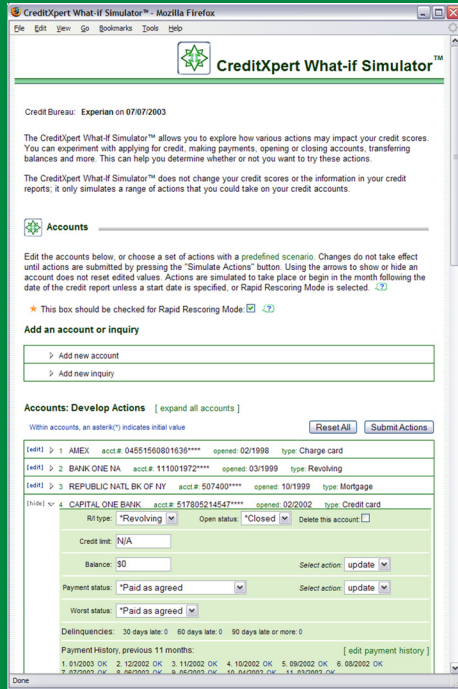
CreditXpert What-If Simulator lets you see what is likely to happen before you take action. Use its predictive capabilities instead of relying on speculation, intuition, or luck.

Get answers

Use CreditXpert What-If Simulator to safely test your options. Simulate combinations of your own actions and those identified by CreditXpert Detective™ and CreditXpert Essentials™. Find out if you can raise an applicant's score enough to qualify for an approval or a better rate, so you can make compelling offers and leave your competitors in the dust.

Choose your destiny

CreditXpert What-If Simulator adapts to your needs. Use the rapid rescore mode to mirror the actions available in rapid rescoring services, or use the planning mode to see what the future holds. Planning can help applicants avoid potential missteps before their closing, identify refinance leads, and set declines on a path to recovery.



Instant results

CreditXpert What-If Simulator returns a result instantly, so you can determine your next step and take action immediately.

Works like the real world

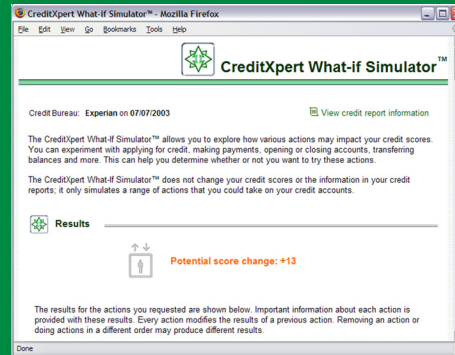
CreditXpert What-If Simulator is the only simulator that handles multiple actions at the same time and offers a rapid rescore mode to match reality.

Flexible

Simulate changes to most credit bureau fields, including historical payment statuses.

Guidance

Use easy-to-understand explanations of options and goal-driven scenarios.



CreditXpert product features



CreditXpert
Detective™



CreditXpert
Essentials™



CreditXpert
What-If Simulator™

Function	Identify incorrect, missing, and outdated information	Optimize and analyze credit	Simulate the impact of changes
Automatically find opportunities	●	●	
Set target score increase	●	●	
Easy-to-understand explanations	●	●	●
Rapid rescore mode available	●		●
Pre-defined and custom scenarios			●

For additional information, please visit www.creditxpert.com or call 800.500.8553.

About CreditXpert Inc.

CreditXpert Inc. is a software innovator committed to transforming lending through empowerment and creating new opportunities. CreditXpert products and services are offered through credit reporting agencies, mortgage brokers, lenders, consumer finance information providers, and credit counseling agencies.

CreditXpert Inc.
8600 LaSalle Road
Suite 322
Towson, Maryland 21286-2011

800.500.8553
410.938.8690
410.938.8679 [fax]

www.creditxpert.com



Copyright © 2005, CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc.