

How to Order Credit Analyzer and What-If Simulator

Credit Analyzer is a tool that tell you how to improve your credit score based on the amount of cash you have available to pay off your debt. If you don't see the option to order the Credit Analyzer report, please contact your credit reporting agency for further information. To order the Credit Analyzer and What-If, follow these steps:

1. Log into the credit system and go to the credit file screen of a report as shown in **Figure 1**.
2. Select Credit Analyzer from the Other Reports drop down menu to bring up the order screen.

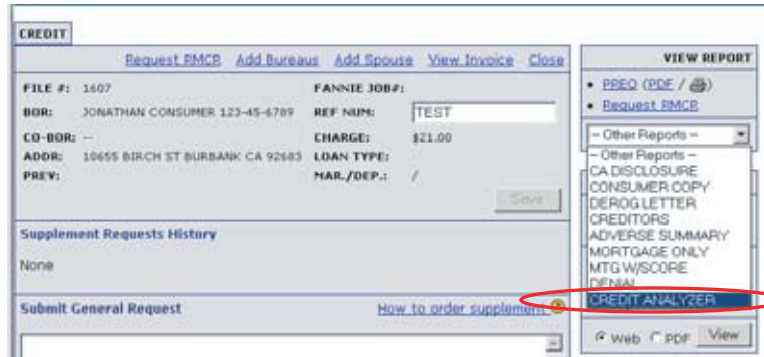


Figure 1: Credit File

3. On the order screen, specify the disposable cash amount, select the repository, and click on Order. The disposable cash amount tells the Credit Analyzer how much cash the consumer has available to pay off debts. The Credit Analyzer will use this cash amount to determine which debt to pay off that would best improve the credit score.
 - a. The disposable cash amount can be changed as many time as needed per file per bureau without being charged again.

4. Once the report is ordered, it will be displayed on the screen (**Figure 2**). After viewing the Credit Analyzer report, you can choose to order the What-If product by selecting a repository that was ordered for the credit analyzer report and clicking on the "Order What-If" button.

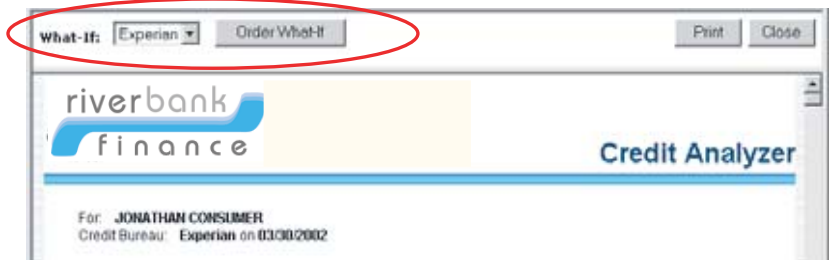


Figure 2: Credit Analyzer Report

5. On the What-If screen, the user can change the credit data and click on the Calculate button to see the number of points that would potentially be added or subtracted from the credit score. Below are possible changes:
 - a. Account Balance
 - b. Account High Credit
 - c. Account Status
 - d. Delete Account
 - e. Close Account: closed accounts are displayed in gray text.

Creditor	Account #	Opened	Type	Credit Limit	Balance	Status
HOME FINANCIAL	1400008850****	19905	Mortgage	400000	234500	Current
MOUNTAIN BK	3562801973253481****	19803	Installment	43275	37230	Current
CENTRAL BANK	23602657****	19921	Auto Loan	22250	11550	30 days late
STATE BANK	4271008232****	19901	Credit Card	10000	8628	Current
EMPLOYERS CREDIT UNION	525556601****	19802	Credit Card	10000	6529	Current
HEMLOCKS	82861031****	19962	Installment	1000	1000	Current
CREDIT AND COLLECTION	9954111****	19909	Other	500	230	Collection
SAY CORPARK	52555****	19905	Credit Card	1480	0	Paid derogatory
ISLAND SERVICE	42555254822****	19902	Credit Card	5000	0	Current
TRAVEL CHARGES USA	4271008232****	19901	Charge Card	4000	0	Current

Figure 3: What-If Simulator