

**SIMPSONS MORTGAGE**  
 724 EVER GREEN TERR  
 SPRINGFIELD, MA 01002  
 4063334444

REPORT #: 38918

RETURN SERVICE REQUESTED

DAVE TESTCASE  
 5359 FRIDAY STREET  
 ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<b>608</b> Source: EXPERIAN
	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 03/29/12

Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 320 to a high of 844.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 24 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>● SERIOUS DELINQUENCY</li> <li>● PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li> <li>● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>● NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>● TOO MANY INQUIRIES LAST 12 MONTHS</li> </ul>

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**SIMPSONS MORTGAGE**  
 724 EVER GREEN TERR  
 SPRINGFIELD, MA 01002  
 4063334444

**REPORT #: 38918**

RETURN SERVICE REQUESTED

DAVE TESTCASE  
 5359 FRIDAY STREET  
 ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<p><b>647</b></p> <p>Source: TRANS UNION</p>
	<p>Model: TRANSUNION/FICO CLASSIC (04)</p> <p>Date: 03/29/12</p>

Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	<p>Your credit score ranks higher than 32 percent of U.S. consumers.</p>
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>● SERIOUS DELINQUENCY</li> <li>● NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>● PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</li> <li>● TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>● INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul>

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service        P.O. Box 105281        Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**SIMPSONS MORTGAGE**  
 724 EVER GREEN TERR  
 SPRINGFIELD, MA 01002  
 4063334444

**REPORT #: 38918**

RETURN SERVICE REQUESTED

DAVE TESTCASE  
 5359 FRIDAY STREET  
 ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<b>638</b> Source: EQUIFAX
	Model: EQUIFAX/FACTA BEACON 5.0 Date: 03/29/12

Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 31 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>● SERIOUS DELINQUENCY</li> <li>● NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>● PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</li> <li>● NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY</li> </ul>

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service        P.O. Box 105281        Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

SIMPSONS MORTGAGE  
724 EVER GREEN TERR  
SPRINGFIELD, MA 01002  
4063334444

**NOTICE TO THE HOME LOAN APPLICANT**  
**CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, DAVE  
5359 FRIDAY STREET  
ANTHILL, MO 65488

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANSUNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 1000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19022	ATLANTA, GA 30374	ALLEN, TX 75013
800-888-4213	800-685-1111	888-397-3742
<a href="http://transunion.com/myoptions">transunion.com/myoptions</a>	<a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>	<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>

The following information about your credit scores was created on 3/29/2012.

**Applicant:**TESTCASE, DAVE  
**Name of Score:**EQUIFAX/FACTA BEACON 5.0  
**Credit Score:**638 **Range:**334-818  
**Key Factors affecting the score**

- SERIOUS DELINQUENCY
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

**Applicant:**TESTCASE, DAVE

**Name of Score:**TRANSUNION/FICO CLASSIC (04)

**Credit Score:**647 **Range:**309-839

**Key Factors affecting the score**

- SERIOUS DELINQUENCY
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant:**TESTCASE, DAVE

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**608 **Range:**320-844

**Key Factors affecting the score**

- SERIOUS DELINQUENCY
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY INQUIRIES LAST 12 MONTHS

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

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

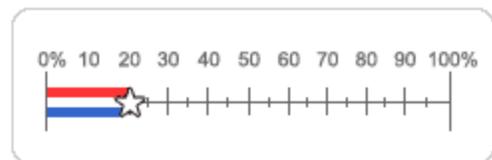
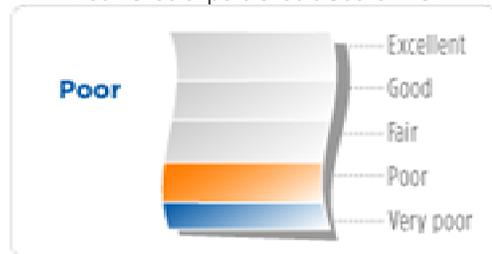
## Results for TransUnion

For: DAVE TESTCASE  
Provided By: SIMPSONS MORTGAGE  
Mode: Rapid Rescore (Timeframe: Immediate)  
Credit Report Date: 03/29/2012  
Disposable cash: \$5,000.



## CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 20% of the U.S. population.



## Actions



**Potential score change: +27**

Results based on a fresh credit report.

- Potential improvements found in your TransUnion report. [\[ More \]](#)
- Potential score change: These actions could raise your credit score by 27 points.
- Cash needed for these actions: \$1,754 [\[ More \]](#)
- Timeframe: Immediate

---

## How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$1,754. 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

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

**Action:** Paying down the balance to \$671 on your Account444 account (# 414141414141\*\*\*\*, opened 02/2012), and updating the balance through rapid rescoring.

**Score impact:** +3

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account.

**Action:** Paying down all of the following balances: pay down to \$10 on Account444 (# 414141414141\*\*\*\*, opened 02/2012) and pay down to \$414 on Account10 (# 101010101010\*\*\*\*, opened 01/2012). Then, update the balances of these accounts through rapid rescoring.

**Score impact:** +12

3. **Reducing the number of revolving accounts 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.

**Action:** Paying down the balance to \$123 on your Account66666 account (# 222222222222\*\*\*\*, opened 02/2010) by transferring debt to your Account66666 account (# 888888888888\*\*\*\*, opened 10/2008), and updating both balances through rapid rescoring. This may be done with a balance transfer, convenience check, or cash advance.

**Score impact:** +12

## Notes on Actions

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

[ [Back to top](#) ]



## Credit Analyzer

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

### Results for Experian

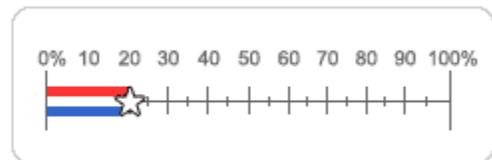
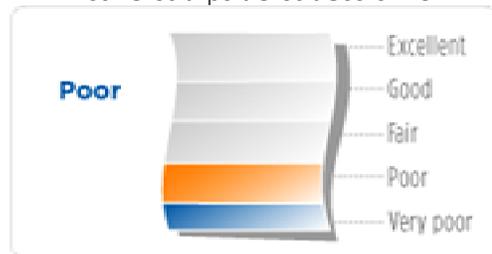
For: DAVE TESTCASE  
Provided By: SIMPSONS MORTGAGE  
Mode: Rapid Rescore (Timeframe: Immediate)  
Credit Report Date: 03/29/2012  
Disposable cash: \$5,000.



### CreditXpert Credit Score™ Summary

Currently, your low credit score will make it difficult for you to obtain new credit accounts. If you were to be approved for one, you should expect lower credit limits and smaller loan amounts. Be prepared to pay high fees and interest rates and/or make a large deposit or down payment. You may not qualify for many credit card offers.

Your CreditXpert Credit Score™ is:



Your CreditXpert Credit Score™ is higher than 20% of the U.S. population.



### Credit Analysis

There are both positive and negative factors that influence your credit score. The most important factors of each kind are listed below, in their order of importance. These factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

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



### Negative Factors

## 1. **Payment history**

You have been late with your payments on 36% of your accounts. This only includes accounts for which the payment history was reported.

## 2. **Credit history**

On average, your accounts were opened 3 years and 2 months ago. This only includes accounts for which the date opened is reported.

## 3. **Credit usage**

On average, you are using 38% of the credit limit on your credit cards and other 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. Also, this only includes accounts that are open or have a balance, and only if they have been updated by your lender in the past 12 months.

## 4. **Credit applications**

You applied for credit 4 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.

[\[ Back to top \]](#)



## **Positive Factors**

### 1. **Payment history**

None of your credit accounts has a past due amount. This only includes accounts that have been updated by your lender in the past 12 months.

### 2. **Collection accounts and public records**

You have no collection accounts or negative public records listed in your credit report.

### 3. **Credit accounts**

You have at least one credit card or other revolving account. This only includes accounts that are open or have a balance, and only if they have been updated by your lender in the past 12 months.

[\[ Back to top \]](#)



## Actions



**Potential score change: +18**

Results based on a fresh credit report.

- **Potential improvements found in your Experian report.** [ [More](#) ]
- **Potential score change:** These actions could raise your credit score by 18 points.
- **Cash needed for these actions: \$0** [ [More](#) ]
- **Timeframe:** Immediate

### How much cash is needed?

- Disposable cash: \$5,000.
- Cash needed for these actions: \$0. However, you must still make your monthly payments.

### These actions may raise your score

The estimated score change is based on doing all the actions in the order shown.

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account.

**Action:** Paying down all of the following balances by transferring debt: pay down to \$10 on Account1 (# 0007777777\*\*\*\*, opened 10/2009) by moving debt to Account4 (# \*\*\*\*, opened 10/2011), pay down to \$10 on Account666 (# 2222222222\*\*\*\*, opened 02/2010) by moving debt to Account4 (# \*\*\*\*, opened 10/2011), and pay down to \$250 on Account10 (# 1010101010\*\*\*\*, opened 01/2012) by moving debt to Account4 (# \*\*\*\*, opened 10/2011). Then, update the balances of these accounts through rapid rescoring. This may be done with balance transfers, convenience checks, or cash advances.

**Score impact:** +18

### Notes on Actions

- **Transferring debt** [ [More](#) ]
- **About rapid rescoring disputes** [ [More](#) ]
- **Understanding the estimated score increase** [ [More](#) ]

- **Order of actions** [ [More](#) ]

[ [Back to top](#) ]



CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

The following information applies to all CreditXpert(R) products.

The information used by CreditXpert products 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 CreditXpert 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. CreditXpert products are only as accurate as the information upon which they are based. CreditXpert Inc. 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 CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

CreditXpert Credit Scores™ are provided to help users better understand how lenders evaluate consumer credit reports. Lenders may use a different score to evaluate a person's creditworthiness. Therefore, nothing in CreditXpert products is an endorsement or a determination of a person's qualification for a loan, a change in loan terms or any other extension of credit by lenders. Each lender has specific underwriting standards, so a person should not assume that he or she will receive the same evaluation, credit terms or conditions from each lender. Also, CreditXpert Inc. is not connected in any way to Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO(R) score. CreditXpert Inc. does not represent that CreditXpert Credit Scores are identical or similar to any specific credit scores produced by any other company. Moreover, score changes predicted by CreditXpert products are only estimates. CreditXpert Inc. does not guarantee that credit scores from any other company will change by the same number of points, if at all.

Also, CreditXpert Inc. 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, CreditXpert Inc. 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, CreditXpert products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

THE FOREGOING INFORMATION IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPERT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPERT INC. AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

Copyright (c) 2000-2012, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.