



Provided By: BCS/TEST

File #: 1700106 Applicant: SAMUEL TESTCASE

## What-if Simulator

[Getting Started](#) | [About](#)

### Results for Experian

Mode: Rapid Rescore (Timeframe: Immediate)

Credit Report Date: 09/05/2013



### Results



**Potential score change: +19**

Results based on a credit report that is 4 days old.

- **Potential score change:** These actions may cause your credit score to increase by 19 point(s).
- **Timeframe:** Immediate



### Actions

The results for the actions you requested are shown below. Important information about each action is provided with these results. Every action modifies the results of a previous action. Removing actions or performing them in a different order may produce different results.

The following actions were simulated by the CreditXpert(R) What-If Simulator™:

Add action	#	Action Description
	1	Correcting the worst payment status to "Paid as agreed" on your COUNTRYWIDE HOME LOANS account (# 925786821).



## Accounts

Edit the accounts below. Actions are not simulated until you click on the "Submit Actions" button. Using the arrows to show or hide an account does not affect your edits. Clicking on "Reset Form" will undo the edits you made since the last simulation. Clicking on "Start Over" will discard all edits and previously simulated actions, and return all credit information to its original value. All actions are executed in chronological order, regardless of the order in which you submit them. [?](#)

★ This box should be checked for Rapid Rescoring Mode:  [?](#)

Click "Start Over" if you want to change the mode for your next simulation.

### Accounts: Develop Actions [\[ expand all accounts \]](#)

Within accounts, an asterisk (\*) indicates the current value.

Start Over

Reset Form

Submit Actions

<a href="#">[edit]</a>	▶ 10 COUNTRYWIDE HOME LOANS	bal:118610	opened:06/2012	type:Credit account (Mortgage)
<a href="#">[edit]</a>	▶ 18 GMAC MORTGAGE	bal:24910	opened:04/2013	type:Credit account (Mortgage)
<a href="#">[edit]</a>	▶ 14 A H F C	bal:8205	opened:06/2011	type:Credit account (Auto loan)
<a href="#">[edit]</a>	▶ 17 WASH MUTUAL/PROVIDIAN	bal:7568	opened:04/2013	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 11 CHASE	bal:5388	opened:10/2010	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 13 CAP ONE BK	bal:2746	opened:10/2009	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 16 BANK OF AMERICA	bal:0	opened:04/2010	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 19 BANK OF AMERICA	bal:0	opened:02/2010	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 12 BARCLAYS BANK DELAWARE	bal:0	opened:12/2012	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 15 GEMB/CARE CREDIT CORE	bal:0	opened:03/2011	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 9 HSBC NV	bal:0	opened:11/2011	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 4 AMEX	bal:N/A	opened:07/1995	type:Credit account (Charge card)
<a href="#">[edit]</a>	▶ 6 AMEX	bal:N/A	opened:07/1996	type:Credit account (Charge card)
<a href="#">[edit]</a>	▶ 7 AMEX	bal:N/A	opened:01/1996	type:Credit account (Charge card)
<a href="#">[edit]</a>	▶ 1 FORD CRED	bal:N/A	opened:02/2010	type:Credit account (Auto loan)
<a href="#">[edit]</a>	▶ 5 TOYOTA MOTOR CREDIT CO	bal:N/A	opened:05/2007	type:Credit account (Auto loan)
<a href="#">[edit]</a>	▶ 2 VALLEY NATIONAL BANK M	bal:N/A	opened:08/1994	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 8 VNB/CREDIT LINES	bal:N/A	opened:11/2002	type:Credit account (Revolving)
<a href="#">[edit]</a>	▶ 3 WASH MUTUAL/PROVIDIAN	bal:N/A	opened:08/2010	type:Credit account (Credit card)
<a href="#">[edit]</a>	▶ 26 BANK OF AMERICA		opened:04/2012	type:Inquiry (Other)
<a href="#">[edit]</a>	▶ 32 BANK OF AMERICA		opened:11/2011	type:Inquiry (Other)
<a href="#">[edit]</a>	▶ 25 BARCLAYS BANK DELAWARE		opened:11/2012	type:Inquiry (Other)
<a href="#">[edit]</a>	▶ 21 CBA		opened:08/2013	type:Inquiry (Mortgage)
	▶ 28 CBCINNOVIS		opened:03/2012	type:Inquiry (Mortgage)

[edit] ▶			
[edit] ▶	29 CBNA	opened:02/2012	type:Inquiry (Mortgage)
[edit] ▶	30 CREDCO	opened:02/2012	type:Inquiry (Mortgage)
[edit] ▶	24 GMAC MORTGAGE	opened:03/2013	type:Inquiry (Mortgage)
[edit] ▶	33 HSBC NV	opened:10/2011	type:Inquiry (Other)
[edit] ▶	23 LANDSAFE	opened:03/2013	type:Inquiry (Mortgage)
[edit] ▶	20 NCO FINANCIAL SYSTEMS	opened:08/2013	type:Inquiry (Mortgage)
[edit] ▶	22 PRESSLER & PRESSLER	opened:08/2013	type:Inquiry (Other)
[edit] ▶	31 SEARS/CBSD	opened:12/2011	type:Inquiry (Other)
[edit] ▶	27 STERLING CREDIT SCREEN	opened:03/2012	type:Inquiry (Mortgage)

Start Over

Reset Form

Submit Actions

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## Notes

- **Other information may have changed** [\[ More \]](#)
- **Credit reports may be corrected or updated in different ways** [\[ More \]](#)
- **Outdated accounts are brought up to date** [\[ More \]](#)
- **Multiple actions on one account are simulated in the order listed** [\[ More \]](#)
- **Information can be deleted automatically from credit reports** [\[ More \]](#)

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