

Report #: 65b005e5-2920-d1b5-9db8-a6cbbf500083

Member ID: ZHVAQ8801892283

Report Date: 12/08/2023

Bureau	Current Score	Target Score	Max Score	Action Points		
				Short Term	Long Term	Immediate
<b>TransUnion</b>	<b>599</b>	<b>850</b>	<b>691</b>	<b>88</b>	<b>28</b>	<b>92</b>

**Tradelines**

Positive Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>APPLE CARD - GS BANK</b> 11000111****	11/11/2020 11/30/2023	10/30/2023	\$3500 RV - PAY AS AGREED	\$1119 -	0 / 0 / 0	TU 2
<b>BARCLAYS BANK DELAWA</b> 31423668****	08/17/2018 11/13/2023	10/13/2023	\$7650 RV - PAY AS AGREED	\$7395 -	0 / 0 / 0	TU 7
<b>BARCLAYS BANK DELAWA</b> 3523****	04/26/2021 11/09/2023	10/09/2023	\$1400 RV - PAY AS AGREED	\$1227 -	0 / 0 / 0	TU 7
<b>BARCLAYS BANK/BANANA</b> 44787601****	05/17/2015 11/27/2023	10/27/2023	\$250 RV - PAY AS AGREED	\$209 -	0 / 0 / 0	TU 5
<b>CAPITAL ONE</b> 51202577****	03/12/2011 11/21/2023	10/21/2023	\$5250 RV - PAY AS AGREED	\$4559 -	0 / 0 / 0	TU 4
<b>CAPITAL ONE</b> 40034481****	10/23/2014 11/17/2023	10/17/2023	\$4000 RV - PAY AS AGREED	\$2327 -	0 / 0 / 0	TU 4
<b>CAPITAL ONE/WALMART</b> 60322035****	03/11/2013 11/18/2023	10/18/2023	\$500 RV - PAY AS AGREED	\$234 -	0 / 0 / 0	TU 2
<b>CITICARDS CBNA</b> 54241812****	10/23/2014 11/15/2023	10/15/2023	\$1720 RV - PAY AS AGREED	\$1529 -	0 / 0 / 0	TU 5
<b>CITICARDS CBNA</b> 54241815****	04/06/2022 11/23/2023	10/23/2023	\$1590 RV - PAY AS AGREED	\$1404 -	0 / 0 / 0	TU 10
<b>CREDIT ONE BANK</b> 37936303****	04/27/2023 11/10/2023	10/10/2023	\$3000 RV - PAY AS AGREED	\$14 -	0 / 0 / 0	TU 0
<b>DISCOVER BANK</b> 60110064****	03/15/2015 11/26/2023	10/26/2023	\$10400 RV - PAY AS AGREED	\$8019 -	0 / 0 / 0	TU 5
<b>JPMCB - CARD SERVICE</b> 41474001****	05/10/2017 12/05/2023	11/05/2023	\$1000 RV - PAY AS AGREED	\$979 -	0 / 0 / 0	TU 6
<b>MACYS/CITIBANK, N.A.</b> 60353400****	07/21/2016 11/11/2023	10/11/2023	\$8100 RV - PAY AS AGREED	\$3211 -	0 / 0 / 0	TU 2
<b>NEBRASKA FURNITURE M</b> 6226901****	10/12/2017 11/13/2023	10/13/2023	\$6000 RV - PAY AS AGREED	\$1416 -	0 / 0 / 0	TU 1
<b>SYNCB/PPC</b> 60441921****	08/10/2017 11/17/2023	10/17/2023	\$3090 RV - PAY AS AGREED	\$1861 -	0 / 0 / 0	TU 4
<b>SYNCB/TJX CO</b> 60458510****	03/27/2014 11/23/2023	10/23/2023	\$620 RV - PAY AS AGREED	\$367 -	0 / 0 / 0	TU 4

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<b>SYNCB/VERIZON</b> 40089810****	04/16/2021 11/27/2023	10/27/2023	\$4580 RV - PAY AS AGREED	\$4111 -	0 / 0 / 0	<b>TU</b> <b>7</b>
<b>SYNCB/WALMART</b> 60322035****	03/11/2013 10/10/2019	-	\$500 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>3</b>
<b>THD/CBNA</b> 603532088408****	01/26/2018 11/21/2023	10/21/2023	\$500 RV - PAY AS AGREED	\$12 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>VW CREDIT INC</b> 89848**	05/20/2016 03/22/2021	02/22/2021	\$13440 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>VW CREDIT INC</b> 87680**	11/12/2012 04/30/2016	-	\$10899 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>VW/CBNA</b> 60355113****	06/03/2021 11/28/2023	10/28/2023	\$1400 RV - PAY AS AGREED	\$1351 -	0 / 0 / 0	<b>TU</b> <b>10</b>

**Positive Accounts - CLOSED**

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>CONN CREDIT CORP</b> 39140****	08/18/2016 04/30/2019	-	\$2575 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>CONN CREDIT CORP</b> 39140****	04/18/2011 03/31/2016	-	\$1816 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>CREDIT SHOP, INCORPO</b> LAI0000****	09/06/2015 06/30/2018	-	\$1600 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>
<b>FIRST NATIONAL CREDI</b> 42398010****	10/02/2015 09/07/2020	08/07/2020	\$350 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	<b>TU</b> <b>0</b>

**Negative Accounts - OPEN**

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
<b>BANK OF AMERICA</b> 52807199****	03/26/2015 11/10/2023	10/10/2023	\$500 RV - PAY AS AGREED	\$269 \$0	2 / 0 / 0 /	<b>TU</b> <b>14</b>
<b>CREDIT ONE BANK</b> 44479625****	10/26/2012 12/05/2023	11/05/2023	\$1250 RV - PAY AS AGREED	\$705 \$0	1 / 0 / 0 /	<b>TU</b> <b>14</b>

**Public Records**

None Reported

**Inquiries**

Inquiries	Member Code	Last Reported	Industry	Bureau
<b>CBNA</b>	217BB03272	03/04/2023	-	<b>TU</b>

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<b>CITIBANK NA</b>	654BB13906	04/10/2022	-	<b>TU</b>
<b>CBNA</b>	362BB02088	04/06/2022	-	<b>TU</b>

ScoreNavigator

## 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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