



**Personalized Credit Map for:
Isaac F. Credworthy**

Prepared on 4/1/2010
Mid Score Goal: 660

This Credit Mapping™ report is based on credit data in your personal credit files from the three national credit repositories (Equifax, Experian, and Trans Union). All recommendations and potential score optimization assumes that there will not be any negative actions posted to your credit file(s), any new credit, or increases in balances on your lines of credit after the date of preparation.

The results for your desired score are shown below under ACTION ITEMS. In order to reach your destination score, you will need to faithfully complete all of the detailed action items, as well as, observe the ADDITIONAL INSTRUCTIONS until your pending loan has closed. **Failure to adhere to both of these requirements could result in not reaching your destination score goal.**

	Current Score	Potential Score (30 Days Out)	Potential Score (60 Days Out)
Experian	585	637	661
Trans Union	627	677	681
Equifax	673	660	660

ACTION ITEMS:

- 1. CHANGE BALANCE ON YOUR UNIVCRD/CBSDNA #542**** TO \$0. IN 04/2010**
- 2. CHANGE BALANCE ON YOUR GEMB #53981803**** TO \$115. IN 4/2010**
- 3. OPEN 1 NEW SECURED REVOLVING BANKCARD WITH A \$500. CREDIT LIMIT AND MAINTAIN A \$10. BALANCE ON THIS NEW ACCOUNT UNTIL YOUR PENDING LOAN HAS CLOSED. OPEN NEW ACCOUNT IN 04/2010 (See below for instructions)**
- 4. PAY CITI #51574398228471*** CURRENT IN 04/2010**

Cash Required to Complete Action Items: \$1,972.00

ADDITIONAL COMMENTS:

HOW TO OPEN A NEW SECURED BANK CREDIT CARD:

Your current credit scores will not determine your ability to open this new line of credit. You will be opening a Secured Line of Credit which will require you to deposit \$500 in order to secure your credit line. Within a 6 month period your secured line of credit should be rolled into a regular Visa or MasterCard. By opening this new account you will re-establish your credit standing. **Make certain you make all**



payments within 30 days and you can be assured of a new beginning to a good credit history.

You may choose a Credit Union or Banking Institution of your choice to open this new secured credit card. Additionally you can apply for a secured credit card from our website at www.mapyourcredit.com/affiliates.php. Make certain the institution reports to all 3 National Credit Bureaus.

IMPORTANT: ADDITIONAL INSTRUCTIONS

- 1. CONTINUE TO PAY EXISTING DEBTS ON TIME**
- 2. DO NOT CLOSE ANY CREDIT CARDS OR CREDIT LINES**
- 3. PAY THE "ACTION ITEM" BALANCES TO THE EXACT AMOUNT INDICATED (NO MORE AND NO LESS)**
- 4. DO NOT INCREASE BALANCES ON ANY CREDIT CARDS OR LINES OF CREDIT FROM THE DATE OF THE REPORT**
- 5. DO NOT APPLY FOR ANY NEW CREDIT UNTIL YOUR PENDING LOAN HAS CLOSED UNLESS OTHERWISE INSTRUCTED**

Your ACTION ITEMS will need to be executed in the order and timeframe indicated as listed in the ACTION ITEMS section. Failure to do so may result in the inability to achieve target scores. Upon completion of each item, obtain a current receipt from each creditor with your new balance, the creditor's name, your name, and account number. Forward this information to Map Your Credit for further processing.