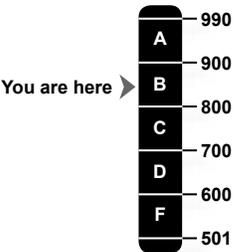
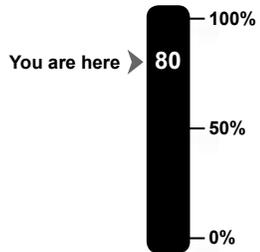


TransUnion Personal Credit Score

YOUR CREDIT SCORE >>

Your Score & Grade >>	Score & Grade Range >>	Where You Rank >>
<p>Score 848</p> <p>Grade B</p> <p>Created on 01/10/2014</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	 <p>You are here ></p> <p>The numerical score ranges from 990 to 501 equating grade ranges from A to F.</p>	 <p>You are here > 80</p> <p>Your credit ranks higher than 80% of the nation's population.</p>

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

Given that you have low credit score, it will be hard for you to obtain new credit. Additionally, lenders almost certainly will require you to make a large deposit or down payment. Prepare yourself to pay high fees and interest rates, and do not expect to receive a high loan amount. It may be difficult for you to qualify for any credit cards as well. If you do qualify for a credit card, you will probably have a very low credit limit with extremely high interest rates. To increase your borrowing power and credit score, you may prove that you are creditworthy by always paying your bills on time. Your credit score can see dramatic improvements over time.

Factors that impact your score >>

- 1. There is a bankruptcy on your credit report.**
Negative records, such as a bankruptcy, can substantially impact your credit score.
- 2. You have no real estate accounts that can be used in determining a credit score.**
A healthy balance of credit and loan accounts is key to achieving a high credit score. It is important to build a record of responsible credit use over time with different types of accounts.
- 3. The available credit on your open revolving credit accounts is too low.**
Having credit available to you is a sign that you are able to manage your finances responsibly. Lenders usually like to see that consumers have a large amount of credit available to them.
- 4. None of your installment accounts show a credit amount.**
Lenders may be able to better evaluate your creditworthiness if there is more information about your accounts on your credit report.

Note: In addition to the factors listed above, the number of inquiries on your credit report has adversely affected your credit score.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The Vantage Score credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.