myFICO | January 27, 2010 | TransUnion

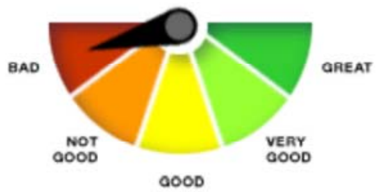
FICO® Score Summary

Your TransUnion FICO® score:

532

On January 27, 2010

Your TransUnion FICO® score is bad



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

Your TransUnion FICO® score is based on the information in your TransUnion credit report. Below are factors in your credit report that are hurting or helping your score:

FICO® score ingredients	How you rate
Payment history Your history of paying bills on time.	Bad
Amount of debt Your total amount of outstanding debt.	Bad
Length of credit history How long you've had credit.	Very Good
Amount of new credit Amount of credit you've recently obtained or applied for.	Great

Understanding Your FICO® Score

What's hurting your FICO® score

The negative factors listed here are reasons why your FICO® score is not higher. You should focus on changing the behavior that caused these negative factors. These factors are listed in order of their impact to your score, the first has the greatest negative impact and the last has the least.

1 You have a public record and a serious delinquency on your credit report.

The presence of a public record (such as a bankruptcy or tax lien) and a serious delinquency are powerful predictors of future payment risk. If the public record is valid, satisfying the public record will not remove it from your credit report. The fact that it occurred is still predictive of future payment risk and will be considered by your FICO score. However as these items age and fall off of your credit report, their impact on your score will gradually decrease. Most public records and delinquencies stay on your report for no more than seven years - though there are certain items that could remain longer.

Number of your accounts that were ever 60 days late or worse:

Only about 1% of FICO High Achievers have a 60 days late payment or worse listed on their credit report.

Number of public records on your credit report

Virtually no FICO High Achievers have a public record listed on their credit report.

2 You recently missed a payment.

If you missed a payment, your FICO score evaluates how recently that missed payment occurred. In general, the more recent the missed payment, the more impact it has on your score. In your case, your last missed payment happened recently.

Your most recent late payment happened

0 months

Most FICO High Achievers , about 93%, have no missed payments at all. But of those who do have a missed payment, it happened nearly 4 years ago, on average.

What to do about this: If the late payment on your credit report is valid, you should focus on continually paying all your bills on time. This will demonstrate a good payment history so that your last missed payment will have less of an impact on your score as time passes.

3 You've made heavy use of your available revolving credit.

Your FICO score evaluates your total revolving credit balances in relation to your total credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.

Ratio of your revolving balances to your credit limits

For FICO High Achievers , this ratio is 7%, on average.

Keep this in mind: This credit usage ratio is one of the most important factors to your FICO score, so you should work on paying down your balances. Your FICO score looks at the ratio of revolving debt, but not in which accounts the debt resides. Therefore, consolidating or moving your debt from one account to another will usually not help your FICO score since the same total amount is owed.

4 You have a recent public record on your credit report.

The presence of a public record (such as a bankruptcy or tax lien) is a powerful predictor of future payment risk. If this is valid, satisfying the public record will not remove it from your credit report. The fact that it occurred is still predictive of future payment risk and will be considered by your FICO score.

Your most recent public record occured

3 Months ago

Virtually no FICO High Achievers have a public record listed on their credit report.

However, as the item ages and falls off of your credit report, its impact on your score will gradually decrease. Most public records stay on your report for no more than seven years - though a bankruptcy may remain for up to 10 years.

What’s helping your FICO® score

Since your FICO® score is not good, there are no positive factors that we can list which are helping your score.

There are no positive reasons to show.

How Lenders See You

A FICO® score of 532 is well below average. Most lenders consider this score an indication that you are a risky borrower. Based on your score alone, you might expect the following:

- While the types of credit available to you may be somewhat limited, some lenders may approve your loan application, but possibly with higher interest rates and/or with more restrictive terms.
- Lenders may require additional information to help them evaluate your application for credit – factors such as your income or time at job may be reviewed.
- You may be requested to provide an upfront down payment or security on the loan before approval.

The rates you'll receive

When you apply for a loan, lenders will look at one or more of your FICO® scores. Your score directly determines the interest rate you'll pay on your loan. Check the table below to see the current rates you would receive.

Average interest rates based on your FICO® score of 532
Accurate as of January 28, 2010. Source: Informa Research Services.

30 year mortgage		
	Score	**Rate**
	760- 850	4.711%
	700- 759	4.933%
	680- 699	5.110%
	660- 679	5.324%
	640- 659	5.754%
	620- 639	6.300%

15 year home equity loan		
	Score	**Rate**
	740- 850	7.787%
	720- 739	8.087%
	700- 719	8.587%
	670- 699	9.362%
	640- 669	10.862%
	620- 639	12.112%

48 month auto loan		
	Score	**Rate**
	720- 850	5.725%
	690- 719	7.363%
	660- 689	9.392%
	620- 659	13.209%
	590- 619	18.057%
YOU	500- 589	18.694%

Home equity line of credit (under $50,000)	0%	Home equity line of credit (over $50,000)	0%
30 year jumbo mortgage	0%	10 year home equity loan	0%
15 year mortgage	0%	15 year jumbo mortgage	0%
1/1 ARM	0%	1/1 jumbo ARM	0%
3/1 ARM	0%	3/1 jumbo ARM	0%
5/1 ARM	0%	5/1 jumbo ARM	0%
7/1 ARM	0%	7/1 jumbo ARM	0%
10/1 ARM	0%	10/1 jumbo ARM	0%
36 month auto loan	18.68%	48 month used auto loan	21.059%
60 month auto loan	18.715%		

If your score is not listed, it is most likely because few lenders offer this kind of loan to consumers with low FICO® scores at this time.

Your risk to the lender

The reason consumers with good FICO® scores get better interest rates is because they pose less risk of missing payments or defaulting on a loan. The chart at the right clearly shows that consumers with high FICO® scores are lower risk. The power of the FICO® score to predict which borrowers are risky is one reason why so many lenders use FICO® scores in making loan decisions.

Credit At-A-Glance

Now let's look at your credit report. Your credit report contains the information that a credit bureau keeps on file about you. This is the information used to determine your FICO® score. Three credit bureaus in the United States keep information on you – Equifax, Experian and TransUnion – so you have a total of three credit reports and three FICO® scores.

On the next several pages we'll look at your credit report from TransUnion.

Personal information

Name

Former Names

Date of Birth

Social Security Number

Current Address

Previous Addresses

Employers

Credit At-A-Glance

Total past due	Credit history	Late payments
	14 Years	

Total balance of
Your revolving accounts
Your mortgages
Your installment loans

Total number of
Accounts
Accounts with balances
Accounts opened in past year
Recent inquiries
Collections
Public Records

= Marks an aspect of your credit that is hurting your FICO® score.

Statements

None on file

Account Details

Chase Bank Usa Na

Status as of	Jan, 2010
Date opened	Jul, 2003
Date of last activity	Apr, 2009
Date paid out	Not Reported
Date closed	May, 2009
Account number	
Loan type	Credit Card
Credit limit	$5,500
Largest past balance	$7,679
Terms	Not Reported
Account Type	Revolving Account
Account holder	Joint Account
Scheduled payment amount	Not Reported

Descriptions

Contact Information

Balance	Current Status	Past Due Amount

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Chase Bank Usa Na

Status as of	Dec, 2009
Date opened	Dec, 2002
Date of last activity	Apr, 2009
Date paid out	Not Reported
Date closed	Dec, 2009
Account number	
Loan type	Credit Card
Credit limit	$14,000
Largest past balance	
Terms	Not Reported
Account Type	Revolving Account
Account holder	Individual Account
Scheduled payment amount	Not Reported

Descriptions

Balance	Current Status	Past Due Amount

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.