



Personalized Credit Map for: JANE DOE

Prepared on 07-01-2014
Mid-Score Goal: 720

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 Increase (5-7 Days Out)	Potential Score	Potential Increase (30 Days Out)	Potential Score	Potential Increase (60 Days Out)	Potential Score
Experian	649	+121	770	+121	770	+121	770
Trans Union	660	+59	719	+59	719	+59	719
Equifax	645	+80	725	+80	725	+92	737

*** Above results may vary +/- 5 Points***

ACTION ITEMS:

1. CHANGE BALANCE ON YOUR REDWOOD FCU #41792312**** TO \$0. **IMMEDIATELY**
2. CHANGE BALANCE ON YOUR CITI #54241706**** TO \$0. **IMMEDIATELY**
3. CHANGE BALANCE ON YOUR CHASE #27600***** TO \$0. **IMMEDIATELY**
4. CHANGE BALANCE ON YOUR BANK OF AMERICA #41473410**** TO \$0. **IMMEDIATELY**
5. DO NOT PAY OFF YOUR AUTO LOAN # 5144451232 EARLY. PAY ALL MONTHLY PAYMENTS ON TIME UNTIL MATURITY.
6. DO NOT INCREASE ANY BALANCES, CLOSE ANY ACCOUNTS, OPEN ANY NEW ACCOUNTS, PAY ACCOUNTS LOWER THAN STATED ON MAP, OR MAKE ANY LATE PAYMENTS UNTIL YOUR PENDING LOAN HAS CLOSED.



ADDITIONAL COMMENTS:

DO NOT INCREASE ANY BALANCES, CLOSE ANY ACCOUNTS, OPEN ANY NEW ACCOUNTS, PAY ACCOUNTS LOWER THAN STATED ON MAP, OR MAKE ANY LATE PAYMENTS UNTIL YOUR PENDING LOAN HAS CLOSED.

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.

Thank you,

MFI Credit Solutions

Credit Mapping Division

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