



Personalized Credit Map for: TERENCE WIGGS

Prepared on 07-29-2014
Mid-Score Goal: 640

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 (30 Days Out)	Potential Score	Potential Increase (4 Months Out)	Potential Score	Potential Increase (12 Months Out)	Potential Score
Experian	539	+72	611	+53	592	+68	607
Trans Union	507	+108	615	+128	635	+129	636
Equifax	555	+67	622	+106	661	+120	675

Above results may vary +/- 5 Points

ACTION ITEMS:

1. Change balance on your USAA #37432546421*** TO \$0. IMMEDIATELY
2. Change balance on your Capital One #51735871876*** TO \$0. IMMEDIATELY
3. Open 1 new secured revolving bankcard with a \$300 credit limit and maintain a \$25 balance on this new account monthly. Open New accounts **Immediately** (See Below for Instructions)

(The above balance must be maintained at the same amount monthly for maximum scores. Please recharge on this card to keep the balance at \$25 after you may a payment)

4. Open a 2nd new secured revolving bankcard with a \$300 credit limit and maintain a \$25 balance on this new account monthly. Open New accounts **Immediately** (See Below for Instructions)

(The above balance must be maintained at the same amount monthly for maximum scores. Please recharge on this card to keep the balance at \$25 after you may a payment)



5. **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 you have reached the time frames listed on the Map.**

ADDITIONAL COMMENTS:

HOW TO OPEN A NEW SECURED BANK CREDIT CARD:

Your current credit scores should not prevent you from opening this new line of credit. You will be opening a Secured Credit Card which will require you to make a deposit of **\$300**. 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 be re-establishing 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. Make certain the institution reports to all 3 National Credit Bureaus.

Remember you are opening (2) separate secured cards to achieve the above results.

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.