



[email@72hourCreditRepair.com](mailto:email@72hourCreditRepair.com)

*Get everything you need to easily raise credit scores in 72 hours.*

72 Hour Credit Repair's built-in Rapid Rescoring Plan Generator shows you step-by-step how to increase your credit scores in just 72 hours.

**Raise just about any credit score in less than 72 hours.**

Have you been turned down for a loan because your credit score was too low? No longer...because when you use our service you'll be positioned to **raise just about any credit score** – permanently. It's true, and it's amazingly easy. Without the Credit Analyzer Software raising credit scores can be a mystery many laymen won't even attempt – and they pay others thousands of dollars to dispute items when they could have paid off creditors. But credit rescoring is easy when you use the Credit Analyzer.

**Easily raise credit scores with no effort or training.**

A Credit Analyzer rescoring plan reveals exactly what you have to do in order to grab additional points. It references your specific accounts, describes exactly what action is needed, and how many MORE POINTS you will get for doing it. If you only need a few points, simply perform one or two of the steps. If you want to **maximize the score**, do them all! It's up to you.

**Give yourself what most credit repair companies simply can't.**

You can get 15, 30, even 100 MORE POINTS added to your current credit score - IN JUST 72 HOURS. Using simple, everyday language, the Rescoring Plan helps you better understand your current credit profile. It explains why items negatively impact the score and highlights the positive factors.



[email@72hourCreditRepair.com](mailto:email@72hourCreditRepair.com)

## **What If Simulator included with Credit Analyzer.**

This easy to use interactive software allows you to simulate any credit file change you can think of – and tells you the immediate impact on the credit score for your SPECIFIC credit file. Every modification you make is automatically captured and recorded as a printable rescoring plan. And you may create as many as 10 rescoring plans! For example, instantly find out how many more points you would get if you:

- Delete one or more tradelines from the file
- Change the status of a trade (from "charge off" to "included in bankruptcy", for example)
- Change the status of a late (from "30 days late" to "current", for example)
- Transfer money from one account to another
- Pay off a collection account
- Pay down or pay off a credit card
- Increase a credit card's credit limit
- Close an account
- Open an account



# Credit Analyzer

For: **MARC STRUBLE** (FROM AN ACTUAL FILE - NAME HAS BEEN CHANGED)  
 Credit Bureau: Equifax on 12/19/2003



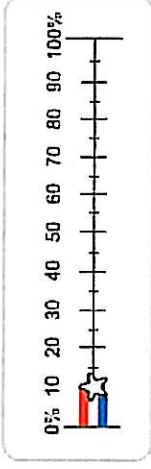
## Summary



**Potential score improvement: +39**

## Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current CreditXpert Credit Score™ is higher than 10% of the U.S. population.



## Actions

### How much cash is needed?

- Cash available: \$2500.
- Cash needed for these actions: \$2467.

### The following actions may improve your score

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$186 on your LOWES account (# C8267506-007****).
Score Impact:	+14
- 2.
3. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$354 on your MBNA AMER account (# 426428****).
Score Impact:	+16
- 4.

5. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.

Action: Making a payment of \$1,927 on your SEARS account (# 512107185600\*\*\*\*).

Score Impact: +6

6.

### Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe: One month

Score Impact: +3

### Notes on Actions

- **Order of actions**  
The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.
- **Accuracy and timeframe for score improvement**  
The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.
- **Payments and balance transfers**  
Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.
- **New accounts**  
Credit limit and present payment status are assumed to be reported for any new account. The credit limit is based on the current credit score (better scores are assigned a higher limit).

→ back to top

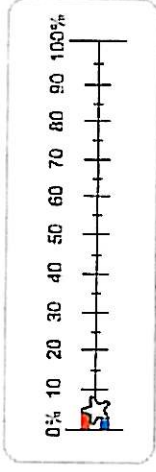


## Credit Analyzer

For: **MARC STRUBLE**  
Credit Bureau: Experian on 12/11/2003

**Summary****Potential score improvement: +33****Advisor View Steps**

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current Credit Score is higher than 5% of the U.S. population.

**Actions****How much cash is needed?**

- Cash available: \$2500.
- Cash needed for these actions: \$1749.

**The following actions may improve your score**

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$186 on your LOWES/MBGA account (# C826750****).
Score Impact:	+10
- 2.
3. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$354 on your MBNA AMERICA BANK NA account (# 42642****).
Score Impact:	+14
- 4.
5. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.
 

Action:	Making a payment of \$351 on your CBUSA account (# 603532006532****).
Score Impact:	+3
- 6.

7. **Reducing your total debt.** You can do this by paying down the balance on an existing account.  
 Making a payment of \$858 on your CBUSA account (# 603532006532\*\*\*\*).
- Action:                    Making a payment of \$858 on your CBUSA account (# 603532006532\*\*\*\*).
- Score Impact:        +3

8.

#### Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe:        One month

Score Impact:    +3

#### Notes on Actions

- **Order of actions**  
 The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.
- **Accuracy and timeframe for score improvement**  
 The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.
- **Payments and balance transfers**  
 Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.
- **New accounts**  
 Credit limit and present payment status are assumed to be reported for any new account. The credit limit is based on the current credit score (better scores are assigned a higher limit).

→ [back to top](#)



## Credit Analyzer

For: **MARC STRUBLE**  
 Credit Bureau: **TransUnion** on 12/11/2003



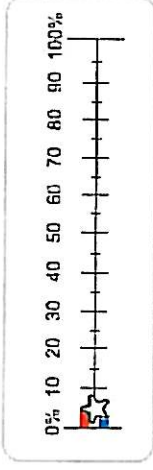
## Summary



**Potential score improvement: +33**

### Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see specific ways to achieve potential
- Identify critical factors – understand which accounts are hurting and helping
- Verify information – make sure reported information is up-to-date and accurate



The current Credit Score is higher than 5% of the U.S. population.



### Actions

#### How much cash is needed?

- Cash available: \$2500.
- Cash needed for these actions: \$1759.

#### The following actions may improve your score

1. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$186 on your LOWES/MBGA account (# C8267506007****).
Score Impact:	+10
- 2.
3. **Reducing the number of delinquent accounts.** You can do this by paying down the balance on a delinquent account.
 

Action:	Making a payment of \$354 on your MBNA AMERICA account (# 426428****).
Score Impact:	+13
- 4.
5. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the balance on such an account, or by transferring some of the balance to another account that is less used.
 

Action:	Making a payment of \$337 on your THD/CBUSA account (# 603532006532****).
Score Impact:	+3
- 6.

7. **Reducing your total debt.** You can do this by paying down the balance on an existing account.
- Action: Making a payment of \$882 on your THD/CBUSA account (# 603532006532\*\*\*\*).
- Score Impact: +4

8.

### Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe: One month  
Score Impact: +3

### Notes on Actions

- **Order of actions**  
The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.
- **Accuracy and timeframe for score improvement**  
The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.
- **Payments and balance transfers**  
Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.
- **New accounts**  
Credit limit and present payment status are assumed to be reported for any new account. The credit limit is based on the current credit score (better scores are assigned a higher limit).

→ back to top



### Credit Analysis

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



### Negative Factors

1. Payment history



You missed the most consecutive payments or became derogatory 1 month ago. This only includes accounts for which the payment history was reported.

Here is a list of all the credit records used to calculate this factor.

Payment Status Date	Lending Institution, Account Number	Comment	Date Last Reported
11/2003	LOWES/MBGA C8267506007****	Was "Current".	11/2003

## 2. Credit usage

On average, you are using 59% of the credit limit on your revolving account(s). If the credit limit was not reported, your highest balance was used as the credit limit. This only includes accounts for which the credit limit or highest balance is reported.

Here is a list of all the credit records used to calculate this factor.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
103%	FST USA BK B 441712268690****	Account overlimit. Credit limit is \$7,800. Balance is \$8,000.	11/2003
103%	MBNA AMERICA 426428****	Account overlimit. Credit limit is \$10,500. Balance is \$10,833.	11/2003
99%	BELLCO CU 146463****	Credit limit is \$15,000. Balance is \$14,832.	10/2003
99%	LOWES/MBGA C8267506007****	Credit limit is \$2,900. Balance is \$2,869.	11/2003
98%	SEARS 512107185600****	Credit limit is \$3,900. Balance is \$3,838.	11/2003
68%	THD/CBUSA 603532006532****	Credit limit is \$1,800. Balance is \$1,219.	11/2003
53%	BELLCO CU 146463****	Credit limit not reported (highest balance used). Highest balance reported as \$31,038. Balance is \$16,329.	10/2003
0%	BELLCO CU 146463****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$16,031. Balance is \$0.	10/2003
0%	CITI-TEXACO 536863****	Account not used. Credit limit is \$600. Balance is \$0.	05/2002
0%	FST USA BK B 441712268610****	Account not used. Credit limit is \$5,000. Balance is \$0.	11/2001
0%	HB/AM BLIND 700101****	Account not used. Credit limit is \$900. Balance is \$0.	11/2001
0%	HHLD BANK 0007275907****	Account not used. Credit limit is \$1,500. Balance is \$0.	10/2003
0%	M WARD/MBGA 0563177****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$520. Balance is \$0.	12/1996
?	AMJEX 03028645901734****	Credit limit, highest balance not reported.	08/2002

## 3. Account balances

You currently owe \$57,920 on your revolving account(s). This only includes accounts updated in the past 6 months.

Here is a list of all the credit records used to calculate this factor.

Balance	Lending Institution, Account Number	Comment	Date Last Reported
\$16,329	BELLCO CU 146463****		10/2003
\$14,832	BELLCO CU 146463****		10/2003
\$10,833	MBNA AMERICA 426428****		11/2003
\$8,000	FST USA BK B 441712268690****		11/2003
\$3,838	SEARS 512107185600****		11/2003
\$2,869	LOWES/MBGA C8267506007****		11/2003
\$1,219	THD/CBUSA 603532006532****		11/2003

→ back to top



### Positive Factors

#### 1. Collection accounts and public records

You do not have any collection account or negative public record listed in your credit report.

#### 2. Credit accounts

You have at least one open bankcard.

Here is a list of all the credit records used to calculate this factor.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
09/1994	FST USA BK B 441712268690****		11/2003
09/1999	SEARS 512107185600****		11/2003
11/2001	THD/CBUSA 603532006532****		11/2003
04/2003	MBNA AMERICA 426428****		11/2003
06/2003	HHLD BANK 0007275907****		10/2003

#### 3. Payment history

You are not derogatory on any account. This does not include collection accounts.

→ back to top