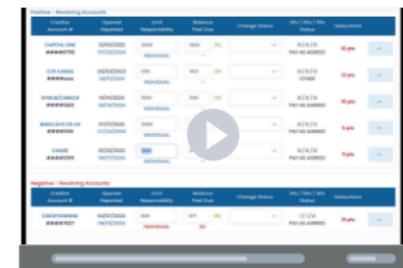
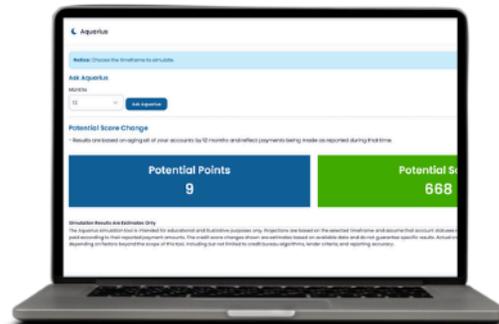




# Mortgage Action Plan (MAP) and Simulators Training Manual

This guide gives you the essentials to master the Mortgage Action Plan and Simulators—helping you simplify processes, deliver smart credit insights, and get better mortgage results.



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## **SMARTSCORE SIMULATOR**

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# Preview

ScoreNavigator's Preview gives MLOs an initial analysis after a credit report is pulled to determine if tools like the Mortgage Action Plan and Simulators would be beneficial.

**ScoreNavigator**

**Preview**  
Settings Used: Timeframe - Immediate

The Preview is your first look at what's possible — stronger credit, better terms, faster approvals, and more confident lending decisions.

BORROWER: WENDELL APPLIGATE	
	Potential Score
TransUnion	809 → 813 +4
Experian	697 → 772 +75
Equifax	622 → 688 +40

[Start Navigating to Stronger Scores](#)

[SEE HOW](#)

**ScoreNavigator Products Disclaimer**  
ScoreNavigator uses data from credit reports by consumer reporting agencies, including Equifax, Experian and TransUnion. This data reflects the information available to ScoreNavigator and may not include recent activity such as payments, new accounts, or credit inquiries. Therefore, ScoreNavigator results might not reflect the most current credit status. Changes in credit reports over time can affect ScoreNavigator's results. The accuracy of ScoreNavigator products depends on the credit report data, and ScoreNavigator is not responsible for any incorrect or outdated information in these reports. If an account has not been reported or updated recently, it's assumed monthly payments were made to simulate current status. This might result in an account being paid off or closed, which could affect action outcomes. Users should review their credit reports for accuracy. ScoreNavigator is not "credit repair", and does not offer financial advice or credit counseling.

**Credit Score Variations**  
Monthly payments are assumed for account simulations. Past due accounts will not automatically become current, and their delinquency might affect scores negatively. Accounts that are paid on time will generally reflect a positive impact over time; however other factors or changes in a credit report may also impact a score in other ways.

**Warranty Disclaimer**  
ScoreNavigator products are provided "as is" with no warranties. ScoreNavigator and its distributors disclaim all warranties, including but not limited to merchantability, fitness for a particular purpose, and accuracy of content. ScoreNavigator does not guarantee that addressing issues found in credit reports will result in positive score changes or will not result in negative score changes. It provides information for consumers to make their own decisions and does not initiate credit report disputes or changes on behalf of users.

Copyright (c) 2025, ScoreNavigator, Inc. All rights reserved. ScoreNavigator is a registered trademark of ScoreNavigator, Inc.

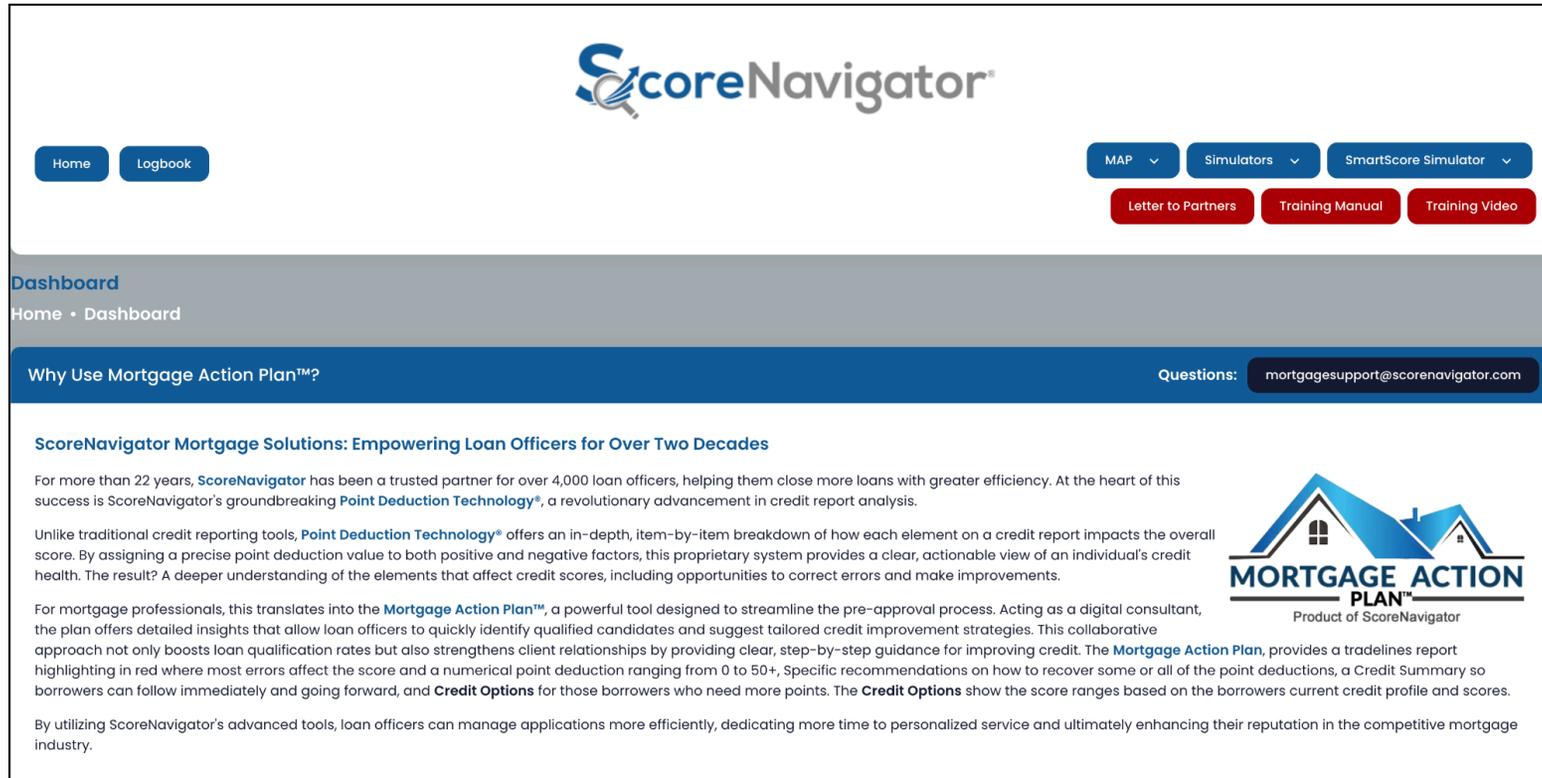
## Smart Match Chart

Here's how to determine which ScoreNavigator tool is best suited for your borrower's unique credit situation and financial goals.

<b>Situation</b>	<b>Recommended Tool</b>
Preparing for a mortgage in the next 3–6 months	MAP
Has a target score goal (e.g., 680+)	Target Score Simulator
Needs to optimize use of limited funds	Money Simulator
Looking to test different possible credit outcomes	SmartScore Simulator
Needs a full picture of what's helping/hurting	SmartScore Simulator
Wants to build a long-term credit plan	MAP

# Home

Click the HOME button to navigate to the main dashboard.



The screenshot shows the ScoreNavigator website home page. At the top center is the ScoreNavigator logo. Below the logo are navigation buttons: 'Home' and 'Logbook' on the left, and 'MAP', 'Simulators', and 'SmartScore Simulator' on the right. Below these are three red buttons: 'Letter to Partners', 'Training Manual', and 'Training Video'. A dark blue banner below the navigation contains the text 'Why Use Mortgage Action Plan™?' on the left and 'Questions: mortgagesupport@scorenavigator.com' on the right. The main content area features a section titled 'ScoreNavigator Mortgage Solutions: Empowering Loan Officers for Over Two Decades'. This section contains three paragraphs of text describing the company's history and the Mortgage Action Plan tool. To the right of the text is the Mortgage Action Plan logo, which consists of a stylized house icon with a blue roof and the text 'MORTGAGE ACTION PLAN™' and 'Product of ScoreNavigator' below it.

## ScoreNavigator

Home Logbook MAP Simulators SmartScore Simulator

Letter to Partners Training Manual Training Video

### Dashboard

Home • Dashboard

Why Use Mortgage Action Plan™? Questions: mortgagesupport@scorenavigator.com

#### ScoreNavigator Mortgage Solutions: Empowering Loan Officers for Over Two Decades

For more than 22 years, **ScoreNavigator** has been a trusted partner for over 4,000 loan officers, helping them close more loans with greater efficiency. At the heart of this success is ScoreNavigator's groundbreaking **Point Deduction Technology**®, a revolutionary advancement in credit report analysis.

Unlike traditional credit reporting tools, **Point Deduction Technology**® offers an in-depth, item-by-item breakdown of how each element on a credit report impacts the overall score. By assigning a precise point deduction value to both positive and negative factors, this proprietary system provides a clear, actionable view of an individual's credit health. The result? A deeper understanding of the elements that affect credit scores, including opportunities to correct errors and make improvements.

For mortgage professionals, this translates into the **Mortgage Action Plan**™, a powerful tool designed to streamline the pre-approval process. Acting as a digital consultant, the plan offers detailed insights that allow loan officers to quickly identify qualified candidates and suggest tailored credit improvement strategies. This collaborative approach not only boosts loan qualification rates but also strengthens client relationships by providing clear, step-by-step guidance for improving credit. The **Mortgage Action Plan**, provides a tradelines report highlighting in red where most errors affect the score and a numerical point deduction ranging from 0 to 50+, Specific recommendations on how to recover some or all of the point deductions, a Credit Summary so borrowers can follow immediately and going forward, and **Credit Options** for those borrowers who need more points. The **Credit Options** show the score ranges based on the borrowers current credit profile and scores.

By utilizing ScoreNavigator's advanced tools, loan officers can manage applications more efficiently, dedicating more time to personalized service and ultimately enhancing their reputation in the competitive mortgage industry.

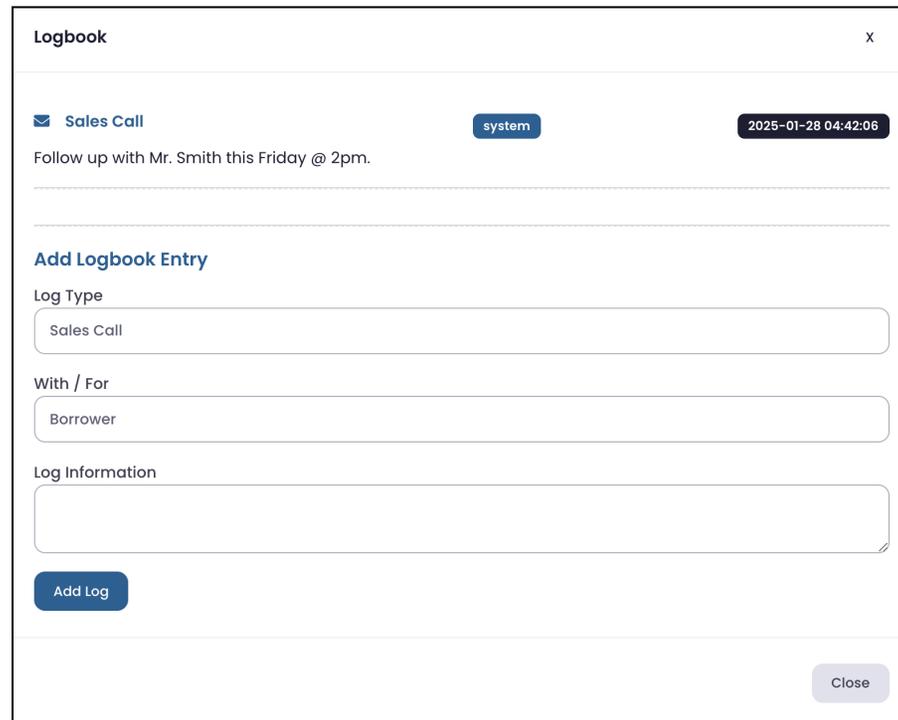


**MORTGAGE ACTION PLAN**™  
Product of ScoreNavigator

## Logbook

Use this feature to record all communication logs (sales calls, courtesy calls, etc.) with borrowers, brokers, lenders, or CRAs.

- **Log Type and With / For:** Choose the interaction type and party involved.
- **Log Information:** Record key discussion notes for audit and follow-up. Click Add Log to submit.



The screenshot displays a web interface titled "Logbook" with a close button (X) in the top right corner. It shows a log entry for a "Sales Call" with a "system" tag and a timestamp of "2025-01-28 04:42:06". The entry text reads "Follow up with Mr. Smith this Friday @ 2pm." Below this, there is a section titled "Add Logbook Entry" with three input fields: "Log Type" (containing "Sales Call"), "With / For" (containing "Borrower"), and "Log Information" (an empty text area). At the bottom of this section is a blue "Add Log" button. A "Close" button is located in the bottom right corner of the interface.

## Product Options

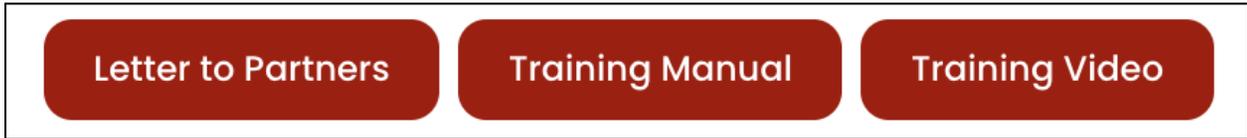
Mortgage Action Plan (MAP), Target Score & Money Simulators, and SmartScore Simulator.

- Select a product from the dropdown menu to access the tools available for each bureau.
- A **red lock** means the bureau has not been purchased and cannot be accessed.
- A **green lock** means it's been purchased and is available for use.

The screenshot displays the ScoreNavigator web application interface. At the top, the ScoreNavigator logo is centered. Below the logo, there are navigation buttons for 'Home' and 'Logbook'. On the right side, there are three dropdown menus: 'MAP', 'Simulators', and 'SmartScore Simulator'. The 'MAP' dropdown menu is open, showing three options: 'TransUnion' (with a green lock icon), 'Equifax' (with a red lock icon), and 'Experian' (with a red lock icon). To the right of the dropdown menu, there are two buttons: 'Training Manual' and 'Training Video'. Below the navigation area, there is a 'Dashboard' section with a breadcrumb trail 'Home • Dashboard'. A blue banner below the dashboard contains the text 'Why Use Mortgage Action Plan™?' and a 'Questions:' link with the email address 'mortgagesupport@scorenavigator.com'. The main content area features a section titled 'ScoreNavigator Mortgage Solutions: Empowering Loan Officers for Over Two Decades'. This section contains three paragraphs of text describing the company's history, the Point Deduction Technology, and the Mortgage Action Plan. To the right of the text is a logo for 'MORTGAGE ACTION PLAN™' with the tagline 'Product of ScoreNavigator'. At the bottom of the page, there is a copyright notice '©2025 ScoreNavigator, Inc.' and the email address 'mortgagesupport@scorenavigator.com'.

## Helpful Resources

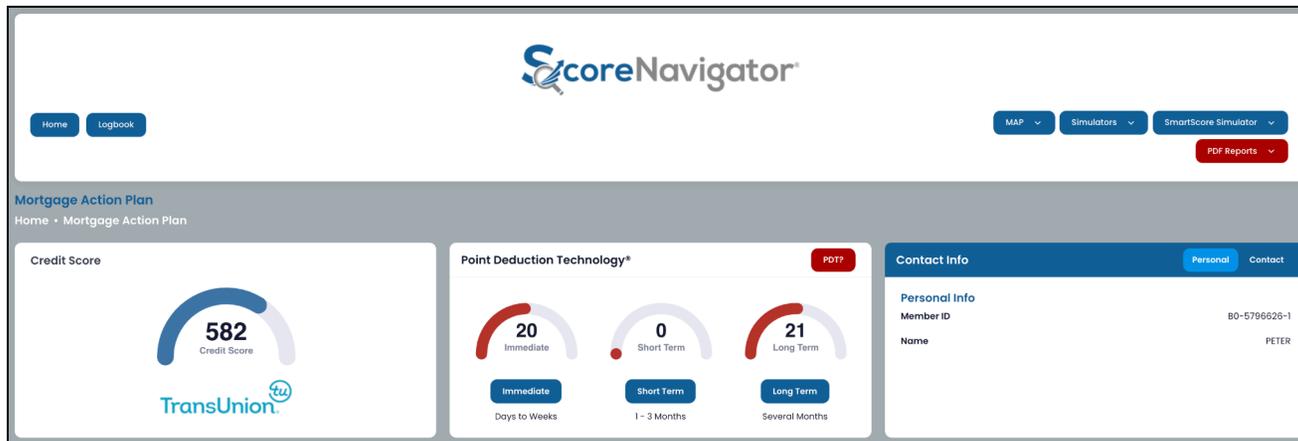
As a valued partner, you have access to a welcome letter, a comprehensive PDF training manual, and an instructional training video to help you get started. These resources are designed to support your success with ScoreNavigator's tools. For assistance, contact us at [mortgagesupport@scorenavigator.com](mailto:mortgagesupport@scorenavigator.com).



## MAP Overview

**Home Section:** Displays the credit bureau, current score, Point Deduction Technology (Immediate, Short Term, Long Term), and borrower's contact information.

- **Immediate:** Quick, low-risk steps that can improve a credit score within days or weeks—ideal for rapid rescoring. Examples include paying down revolving balances, increasing credit limits, catching up on past-due accounts, and removing harmful authorized user accounts.
- **Short-Term:** Moderate-effort steps typically achievable within 1–3 months. These build on immediate results and lay the foundation for continued improvement, such as opening new credit cards or becoming an authorized user on well-established positive accounts.
- **Long-Term:** Strategic measures focused on sustained credit growth over several months. These may require more time, resources, or behavior changes, like requesting deletion of derogatory accounts, addressing collections, or adding missing credit types such as mortgages or auto loans.



**PDF Reports:** Located in the upper right corner, this feature allows you to download and share borrower-facing reports, including Tradelines, Recommendations, Credit Factors, Credit Summary, and Credit Options.

PDF Reports ▾

**Tradelines Report**

-  TransUnion
-  Equifax
-  Experian

**Recommendations Report**

-  TransUnion
-  Equifax
-  Experian

**Credit Factors Report**

-  TransUnion
-  Equifax
-  Experian



Customer: PETER  
Lender: CRA: ScoreNavigator



Report #: c92de43f-de45-339f-7099-028c71c30ea3    Member ID: 80-5796626-1    Report Date: 01/13/2025

Bureau	Current Score	Potential Score	Action Points		
			Immediate	Short Term	Long Term
	<b>582</b>	<b>602</b>	<b>20</b>	<b>0</b>	<b>21</b>

**Tradelines**  
Positive Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
CHIME-STRIDE ###00454	07/20/2021 04/03/2025	04/01/2025 INDIVIDUAL	RV - PAY AS AGREED	\$3878 \$350	0 / 0 / 0	TU 0
CREDITONEBANK ###4479	04/02/2024 05/14/2025	04/24/2025 INDIVIDUAL	RV - PAY AS AGREED	\$500 \$473	0 / 0 / 0	TU 8
FLAGSHIP CRD ###1301	09/28/2024 04/30/2025	04/19/2025 INDIVIDUAL	AUTO - PAY AS AGREED	\$47821 \$47871	0 / 0 / 0	TU 2
OPENSKY CBANK ###00175	01/23/2025 05/14/2025	05/06/2025 INDIVIDUAL	RV - PAY AS AGREED	\$1000 \$900	0 / 0 / 0	TU 7
WEBBANKAVANT ###5390	09/05/2024 05/01/2025	04/06/2025 INDIVIDUAL	RV - PAY AS AGREED	\$500 \$0	0 / 0 / 0	TU 0

Positive Accounts - CLOSED

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
ACCEPTANCENOW ###0825	11/24/2018 02/09/2019	02/09/2019 INDIVIDUAL	RV - PAY AS AGREED	\$1833 \$0	0 / 0 / 0	TU 0
ACCEPTANCENOW ###4564	02/12/2017 12/12/2018	12/12/2018 INDIVIDUAL	RV - PAY AS AGREED	\$5087 \$0	0 / 0 / 0	TU 0
SYNCR/GUITAR ###2053	12/27/2023 12/18/2024	09/06/2024 INDIVIDUAL	RV - PAY AS AGREED	\$250 \$48	0 / 0 / 0	TU 0

Negative Accounts - CLOSED

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
KOHL'S/CAPONE ###5630	12/24/2016 03/25/2020	03/04/2020 INDIVIDUAL	RV - LATE PAYMENT	\$300 \$0	3 / 1 / 3	TU 4
Comment 1: ACCOUNT CLOSED BY CREDIT GRANTOR Comment 2: ACCOUNT CLOSED BY CREDIT GRANTOR Account is scheduled to be removed on: 03/2027						
LFD FURNITUR ###0069	11/23/2018 01/31/2020	01/31/2020 INDIVIDUAL	IN - LATE PAYMENT	\$2734 \$0	1 / 1 / 0	TU 4

Page 1 of 4 Powered by ScoreNavigator



Customer: PETER  
Lender: CRA: ScoreNavigator



## Tradelines

The Tradeline Report provides a detailed account-by-account analysis using ScoreNavigator's Point Deduction Technology® to show how each tradeline affects the credit score. Point Deductions appear in the Bureau Deductions column, highlighting potential score changes. The items marked in red are where most errors occur for easy identification.

Tradelines		Recommendations	Credit Factors	Credit Summary	Credit Options	
<b>Tradelines</b>						
<b>Tradelines</b>						
<b>Positive Accounts - OPEN</b>						
Creditor Account #	Opened Reported	DLA Responsibility	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
CHIME-STRIDE ####0454	07/20/2021 12/04/2024	12/02/2024 INDIVIDUAL	\$3878 RV - PAY AS AGREED	\$350 -	0 / 0 / 0	TU 0
CREDITONEBK ####4479	04/02/2024 12/14/2024	10/24/2024 INDIVIDUAL	\$500 RV - PAY AS AGREED	\$473 -	0 / 0 / 0	TU 6
FLAGSHIP CRD ###1001	09/28/2024 11/30/2024	11/19/2024 INDIVIDUAL	\$47621 AUTO - PAY AS AGREED	\$47871 -	0 / 0 / 0	TU 2
OPENSKY CBNK ###0175	09/23/2024 12/14/2024	11/06/2024 INDIVIDUAL	\$1000 RV - PAY AS AGREED	\$900 -	0 / 0 / 0	TU 5
WEBBANKAVANT ####5390	09/05/2024 12/02/2024	11/06/2024 INDIVIDUAL	\$500 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
<b>Positive Accounts - CLOSED</b>						
Creditor Account #	Opened Reported	DLA Responsibility	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
ACCEPTANCENOW ###0825	11/24/2018 02/09/2019	02/09/2019 INDIVIDUAL	\$1833 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
ACCEPTANCENOW ###4564	02/12/2017 12/12/2018	12/12/2018 INDIVIDUAL	\$5087 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 0
SYNCB/GUITAR ###2053	12/27/2023 12/18/2024	09/06/2024 INDIVIDUAL	\$250 RV - PAY AS AGREED	\$48 -	0 / 0 / 0	TU 0

For negative accounts, the report also includes dispute comments as well as the scheduled removal date.

<b>WFBNA CARD</b> <b>#####0144</b>	04/25/2019 12/18/2024	12/09/2020 INDIVIDUAL	<b>\$500</b> RV - CHARGE-OFF
<b>Comment 1: ACCOUNT CLOSED BY CREDIT GRANTOR; SECURED CREDIT CARD</b> <b>Comment 2: ACCOUNT CLOSED BY CREDIT GRANTOR</b>  <b>Account is scheduled to be removed on: 12/2027</b>			

## Recommendations

The Recommendations Report provides easy-to-follow steps to help the borrower maximize their credit score. These steps are grouped into three sections: **Immediate**, **Short Term**, and **Long Term**. The Points column shows how many points may be retrieved for each account.

- The **Immediate** Action Steps focuses on positive credit behavior, immediate score boosts, and quick adjustments. These are actions that can be taken right away to produce noticeable results—typically within a few days to a couple of weeks. They often involve simple tasks with minimal requirements or risk.

The screenshot displays a web interface with a navigation bar at the top containing tabs for Tradelines, Recommendations, Credit Factors, Credit Summary, and Credit Options. The Recommendations tab is active. Below the navigation bar, there is a header for 'Recommendations' and a sub-header 'Recommendations'. A paragraph of text explains that following instructions can lead to a maximum point increase and that the view can be toggled between Immediate, Short Term, and Long Term. A note asks the user to read all instructions before proceeding. Below this is an 'Action Steps' section with three tabs: Immediate, Short Term, and Long Term. The 'Immediate' tab is selected. Under the 'Immediate' tab, there is a focus statement: 'Focus: Positive credit behavior, immediate score boosts, and quick adjustments. These are actions that can be taken right away to produce noticeable results—typically within a few days to a couple of weeks. They often involve simple tasks with minimal requirements or risk.' This is followed by a paragraph explaining that immediate recommendations aim to create quick, positive impacts on a credit score. A list of actions is provided: 'These actions would include: Paying Down Revolving Balances, Increasing Revolving Credit Limits, Catching Up on Past Due Accounts, and Terminating Authorized User Accounts (If Harmful)'. A note states that immediate actions work well because they target easily adjustable factors in the credit profile. Below this is a table with two columns: 'Pay Down Balance' and 'Points'. The table contains one row for 'CREDITONEBK' with account number '#####4479' and a value of '8 points'. A note below the table says 'Verify this account is being reported correctly. Most errors occur with the Date of Last Activity, Credit Limit, Balance, or Past Due Amount.' Another note says 'Borrower could pay CREDITONEBK - Acct#: #####4479 to \$40 resulting in a 8 point increase.' A footer note says '\* Use our Simulators to see how many points you can reclaim on your score.'

Pay Down Balance	Points
CREDITONEBK #####4479	8 points

- The **Short Term** Action Steps focuses on establishing new accounts to diversify your credit mix and support long-term improvement. These steps require moderate planning and effort and are generally achievable within 1 to 3 months. They build on initial progress and help create a foundation for sustained success.

The screenshot shows a credit score dashboard with a navigation bar at the top containing 'Tradelines', 'Recommendations', 'Credit Factors', 'Credit Summary', and 'Credit Options'. The 'Recommendations' tab is active.

**Recommendations**

To get the maximum point increase on your credit scores, you should follow the below instructions. You can toggle the view from **Immediate**, **Short Term**, or **Long Term** Action Steps on the right.

Please read all of the instructions before proceeding.

**Action Steps** Immediate **Short Term** Long Term

**Short Term**

**Focus:** Establishing new accounts to diversify your credit mix and support long-term improvement. These steps require moderate planning and effort and are generally achievable within 1 to 2 months. They build on initial progress and help create a foundation for sustained success.

Short Term recommendations focus on establishing new credit lines to enhance the overall credit profile. These actions are suitable for consumers with limited or no open positive accounts and are designed to influence scoring categories related to account mix, payment history, and credit utilization.

These actions typically result in moderate point increases over a short period and set the stage for more substantial long-term growth.

**These actions would include:**

- Opening One or More Credit Cards
- Becoming an Authorized User on a Seasoned Positive Credit Card Account

No Action Steps	Points
NO ACTIONS STEPS FOUND	0 points

**Actions - Additional**

Dispute Language

CREDITOR

- The **Long Term** Action Steps focuses on removing derogatory marks, improving credit history, and building a strong foundation over time. These are strategic actions aimed at long-term improvement, typically over several months or more. They may require significant time, resources, or behavioral changes to achieve lasting results.

The screenshot shows a web interface with a navigation bar at the top containing 'Tradelines', 'Recommendations', 'Credit Factors', 'Credit Summary', and 'Credit Options'. The 'Recommendations' tab is active.

**Recommendations**

To get the maximum point increase on your credit scores, you should follow the below instructions. You can toggle the view from **Immediate**, **Short Term**, or **Long Term** Action Steps on the right.

Please read all of the instructions before proceeding.

**Action Steps** Immediate Short Term Long Term

**Long Term**

**Focus: Removing derogatory marks, improving credit history, and building a strong foundation over time. These are strategic actions aimed at long-term improvement, typically over several months or more. They may require significant time, resources, or behavioral changes to achieve lasting results.**

Long Term recommendations address derogatory accounts or accounts that reflect negatively on the credit report. These recommendations require consistent efforts over an extended period and are essential for improving a credit profile's foundation. They are often aimed at resolving or removing adverse information, which typically has the most significant impact on a credit score.

**These actions would include:**

- Requesting Deletion of Derogatory Accounts
- Addressing Collections for Point Gain
- Establishing Missing Credit Types (e.g., Mortgage or Auto Loans)

**Long Term** actions are foundational as they target the core issues in the credit file, such as derogatory accounts and overall payment history, which affect a user's credit profile for several years. Improving these factors requires time and consistency but ultimately yields more stable and lasting credit health.

New Auto	Points
<b>FLAGSHIP CRD</b> ####1001 New auto loans may temporarily lower your credit score due to the recent inquiry and the impact on your overall credit age. As on-time payments are made and the account ages, your score will improve.	2 points
<b>Check For Inaccuracies</b>	Points

## Credit Factors

The Credit Summary Report presents key credit metrics and statistics, including the total number of each account type, utilization percentage, available credit, and details about your oldest and newest accounts. Additional insights are also available within the report.

Tradelines	Recommendations	Credit Factors	Credit Summary	Credit Options															
<p><b>Credit Factors</b></p> <p><b>Notice</b>            When you receive a credit score from a lender, the CRCs and even some educational websites, it could contain up to four reason codes, which are also known as score factor codes. These codes, and their brief descriptions, are meant to help you understand how information in your credit files affects your credit score and explain why you may not have a perfect score.</p>																			
<p><b>Negative Factors</b></p> <table border="1"> <thead> <tr> <th>Reason</th> <th>Code</th> <th>Factor Information</th> </tr> </thead> <tbody> <tr> <td>Reason 1</td> <td>38</td> <td>SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED</td> </tr> <tr> <td></td> <td></td> <td> <p><b>Explanation</b>                Your credit file contains serious delinquency records, including public records or collections. These negative items can have a significant impact on your credit score and are viewed as indicators of increased risk. Late payments, collections, or public records like tax liens or judgments signal that you may have struggled to meet previous credit obligations, which puts future credit at risk.</p> <p><b>What You Can Do</b>                To improve your credit score, make sure to pay all bills on time moving forward. Bringing any past-due accounts current and resolving outstanding collections is essential. Your loan officer may be able to assist you in getting collections paid off and / or removed from your credit reports, which can help mitigate the negative impact on your score. Over time, maintaining responsible credit behavior will positively affect your credit standing.</p> </td> </tr> <tr> <td>Reason 2</td> <td>10</td> <td>PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH</td> </tr> <tr> <td></td> <td></td> <td> <p><b>Explanation</b>                Your revolving credit accounts (e.g., credit cards) have balances that are high relative to their credit limits. This can negatively impact your score because it suggests that you may be over-relying on credit.</p> <p><b>What You Can Do</b>                Pay down your revolving account balances, aiming to keep them below 8% of the credit limits. This will improve your credit utilization ratio and positively impact your score.</p> </td> </tr> </tbody> </table>					Reason	Code	Factor Information	Reason 1	38	SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED			<p><b>Explanation</b>                Your credit file contains serious delinquency records, including public records or collections. These negative items can have a significant impact on your credit score and are viewed as indicators of increased risk. Late payments, collections, or public records like tax liens or judgments signal that you may have struggled to meet previous credit obligations, which puts future credit at risk.</p> <p><b>What You Can Do</b>                To improve your credit score, make sure to pay all bills on time moving forward. Bringing any past-due accounts current and resolving outstanding collections is essential. Your loan officer may be able to assist you in getting collections paid off and / or removed from your credit reports, which can help mitigate the negative impact on your score. Over time, maintaining responsible credit behavior will positively affect your credit standing.</p>	Reason 2	10	PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH			<p><b>Explanation</b>                Your revolving credit accounts (e.g., credit cards) have balances that are high relative to their credit limits. This can negatively impact your score because it suggests that you may be over-relying on credit.</p> <p><b>What You Can Do</b>                Pay down your revolving account balances, aiming to keep them below 8% of the credit limits. This will improve your credit utilization ratio and positively impact your score.</p>
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		<p><b>Explanation</b>                Your credit file contains serious delinquency records, including public records or collections. These negative items can have a significant impact on your credit score and are viewed as indicators of increased risk. Late payments, collections, or public records like tax liens or judgments signal that you may have struggled to meet previous credit obligations, which puts future credit at risk.</p> <p><b>What You Can Do</b>                To improve your credit score, make sure to pay all bills on time moving forward. Bringing any past-due accounts current and resolving outstanding collections is essential. Your loan officer may be able to assist you in getting collections paid off and / or removed from your credit reports, which can help mitigate the negative impact on your score. Over time, maintaining responsible credit behavior will positively affect your credit standing.</p>																	
Reason 2	10	PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH																	
		<p><b>Explanation</b>                Your revolving credit accounts (e.g., credit cards) have balances that are high relative to their credit limits. This can negatively impact your score because it suggests that you may be over-relying on credit.</p> <p><b>What You Can Do</b>                Pay down your revolving account balances, aiming to keep them below 8% of the credit limits. This will improve your credit utilization ratio and positively impact your score.</p>																	

## Credit Summary

The Credit Summary Report presents key credit metrics and statistics, including the total number of each account type, utilization percentage, available credit, and details about your oldest and newest accounts. Additional insights are also available within the report.

Tradelines	Recommendations	Credit Factors	Credit Summary	Credit Options
<b>Credit Summary</b>				
<b>Credit Summary</b>				
Total Accounts 15	Open Revolving 4	Balances - Bank Cards \$1901	Credit Utilization \$1949 - 29%	
Positive Accounts 8	Open Installments 0	Balances - Store Cards \$48	Available Credit \$6628	
Negative Accounts 4	Open Mortgages 0	Balances - Installments \$0	Oldest Account ACCEPTANCENOW (95M)	
Delinquent Accounts 1	Open Autos 1	Balances - Open Mortgages \$0	Newest Account FLAGSHIP CRD (3M)	
Open Accounts 5	Open Student Loans 0	Balances - Open Autos \$47871	Public Records 0	
Closed Accounts 7	Open Collections 3		Inquiries 17	

Below the summary, you will see a list of both Open and Closed Accounts along with their history and key details such as Keep Transaction Activity After, Best Day to Make Payment By, Keep Balance Under, Current Balance Ratio, and Payment History. This information helps borrowers manage their accounts more effectively and make informed decisions to maximize their credit scores.

OPEN ACCOUNTS			Payment History																			
Creditor Account Number	Instructions	DATE	YEAR																			
<b>CHIME-STRIDE</b> #####0454	Best Date To Make Payment By Keep Transaction Activity After Keep Balance Under Current - Balance Ratio	27th 8th \$310 9%	2024	OK																		
<b>CREDITONEBK</b> #####4479	Best Date To Make Payment By Keep Transaction Activity After Keep Balance Under Current - Balance Ratio	7th 19th \$40 95%	2024	OK																		

## Credit Options

The Credit Options section offers valuable resources for borrowers seeking to establish additional credit. It includes links to recommended secured and unsecured credit cards, as well as guidance on becoming an authorized user—providing multiple ways to build credit. The far-right column shows the amount of points that may be recoverable through these options.

Tradelines	Recommendations	Credit Factors	Credit Summary	Credit Options
<b>Credit Options</b>				
<b>Recommendations to Build Points</b>				
Type		Link	Points	
Secured Credit Cards		Card Links	25 - 55 points	
Authorized User			10 - 30 points	

**Secured Credit Card**

A **Secured Credit Card** is a type of credit card that requires the cardholder to provide a cash deposit as collateral. This deposit acts as a security for the credit issuer in case the cardholder defaults on payments. The amount of the deposit usually determines the credit limit for the card. For example, if you put down \$200 as a deposit, your credit limit will often be \$200.

Here are some key features of secured credit cards:

- Collateral:** You need to make a cash deposit, which acts as a security for the lender.
- Helps Build Credit:** Secured cards are often used by people who have no credit or poor credit, as they offer an opportunity to build or rebuild credit history.
- Works Like a Regular Credit Card:** Despite the deposit, it functions just like a traditional credit card, allowing you to make purchases, carry a balance, and pay interest on any unpaid balance.

### Secured Credit Cards

**OpenSky® Secured Visa® Credit Card**

- Earn up to 10% cash back on everyday purchases
- No credit check required – 89% approval rate with zero credit risk to apply!
- Boost your credit score fast—2 out of 3 OpenSky® cardholders see an average increase of 47 points after 6 months
- Track your progress with free access to your FICO® score in our mobile app
- Build your credit history with reporting to all three major credit bureaus: Experian, Equifax, and TransUnion
- Seamless payments—add your card to Apple Pay, Google Pay, and Samsung Pay
- Start with just \$200—secure your credit line with a refundable deposit
- Fast and easy application—apply in minutes with our mobile-first experience
- Flexible payment options—pick a due date that works for you
- More time to fund—spread your security deposit over 60 days with layaway
- Join 1.6 million+ cardholders who have used OpenSky® to build better credit!

Regular APR	Annual Fee	Credit Line	Credit Recommended	Late Payment Fee
24.64% (variable)	\$35	\$200-\$3000 at time of application	No credit, Poor, Fair	Up to \$41

**Merrick Bank Secured Credit Card**

- Choose your own credit line based on how much money you want to put down as a security deposit.
- Initial deposits can be from \$200 to \$3,000. You can increase your credit line at any time by adding additional money to your security deposit, up to \$3,000.
- After 9 months, we review your account for a credit line increase. No additional deposit required!
- Secured Credit Cards are great for people looking to build or rebuild credit and are available to people with all kinds of credit backgrounds.
- Unlike a debit card or a pre-paid card, it helps build your credit history. We report your payment history to all three major credit-reporting agencies.
- Get your FICO® Credit Score for free each month.
- Fraud coverage if your card is lost or stolen. Access your account 24 hours a day, 7 days a week. Get help staying on track with available Auto Pay and account alerts.

### Unsecured Credit Cards

**Reflex® Platinum Mastercard®**

- Up to \$1,000 Initial Credit Limit
- See if you Pre-Qualify with No Impact to your Credit Score
- Less than perfect credit? We understand. The Reflex Mastercard is ideal for people looking to rebuild their credit.
- Unsecured credit card requires No Security Deposit
- Perfect card for everyday purchases and unexpected expenses
- Monthly reporting to the three major credit bureaus
- Access to your Vantage 3.0 Score from Experian (when you sign up for e-statements)
- Use your card everywhere Mastercard is accepted at millions of locations
- Enjoy peace of mind with Mastercard Zero Liability Protection for unauthorized purchases (subject to Mastercard guidelines)

Regular APR	Credit Limit	Annual Fee	Late Payment Fee	Return Payment Fee
35.90% Fixed	up to \$1,000	\$75 - \$125	Up to \$41.00	Up to \$41.00

**Surge® Platinum Mastercard®**

- Up to \$1,000 Initial Credit Limit
- See if you Pre-Qualify with No Impact to your Credit Score
- Less than perfect credit? We understand. The Surge Mastercard is ideal for people looking to rebuild their credit.
- Unsecured credit card requires No Security Deposit
- Perfect card for everyday purchases and unexpected expenses
- Monthly reporting to the three major credit bureaus
- Access to your Vantage 3.0 Score from Experian (when you sign up for e-statements)
- Use your card everywhere Mastercard is accepted at millions of locations
- Enjoy peace of mind with Mastercard Zero Liability Protection for unauthorized purchases (subject to Mastercard guidelines)

## Target Score Simulator

The Target Score Simulator helps borrowers find **the most efficient way to reach their desired credit score using the fewest number of accounts**, making the action plan easier to follow.

The screenshot displays the Target Score Simulator interface. At the top left, it shows the current credit score of 582. The middle section features three gauges for Point Deduction Technology (PDT) metrics: 20 for Immediate (Days to Weeks), 0 for Short Term (1-3 Months), and 21 for Long Term (Several Months). On the right, there is a 'Contact Info' section with 'Personal Info' and 'Contact' tabs, showing Member ID B0-5796626-1 and Name PETER. Below these are three panels: a description of the simulator, 'How To Use' instructions (e.g., 'Enter a Target Score in the field. ie. 750'), and a form to 'Enter Target Score' with a 'Run' button. A disclaimer is visible below the form: '\* Disclaimer: If running a simulation with intentions of using Rapid Rescore, consider simulating for additional points to cover the potential impact of a hard inquiry during the rescore process.'

Enter the target score in the field and click Run to see the results. For example, we entered a target score of 600.

This is a close-up of the 'Enter Target Score' form. It includes a text input field containing the number '600' and a blue 'Run' button to its right. Below the form, a red disclaimer is displayed: '\* Disclaimer: If running a simulation with intentions of using Rapid Rescore, consider simulating for additional points to cover the potential impact of a hard inquiry during the rescore process.'

The simulator will generate a **list of recommended actions** along with the **point deductions that may be recovered**. The results include the **estimated score change**, the **cost of following the recommendations**, the **potential new score**, and the **best estimated day of the month to pull credit**—all based on the suggested actions.

Click the **PDF DOWNLOAD** button on the bottom left to download a PDF of the results. You may print this document or email it to the borrower.

## PDF

Results - Target Score Simulator

---

**The Following Actions Are Recommended**

- ⚡ Examine **CREDITONEBK (#####4479)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$423 (balance to \$50)** by the 7<sup>th</sup> of the month could result in **8 points**. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$40**. 8 pts
- ⚡ Examine **OPENSKY CBNK (#####0175)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$800 (balance to \$100)** by the 7<sup>th</sup> of the month could result in **7 points**. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$80**. 7 pts
- ⚡ Examine **WFBNA CARD (#####0144)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$128 (balance to \$50)** by the 25<sup>th</sup> of the month could result in **5 points**. Going forward, its best to make payment by the 27<sup>th</sup> of the month and to keep the balance at or below **\$0**. 5 pts

---

**Potential Score Change**

Your credit score will likely increase by 20 points and cost you \$1351.

Potential Change  
**20 pts**

Potential Score  
**602**

Disclaimer: To ensure accurate point recovery, it is essential to complete all the required steps in this simulation.

The best estimated day of the month to have your credit pulled - 19th\*

\* The estimated date is based upon following the above action steps.

[PDF DOWNLOAD](#)

Customer: PETER  
Lender:  
CRA: ScoreNavigator

---

Report #: c92de43f-de45-33f9-7099-028c71c30ea3

Member ID: 80-5796626-1

Report Date: 01/13/2025

Bureau	Current Score	Potential Score
	582	602

---

**Target Score Simulator**

**Recommended Actions**

- Examine **CREDITONEBK (#####4479)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$423 (balance to \$50) by the 7<sup>th</sup> of the month could result in 8 points. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below \$40.
- Examine **OPENSKY CBNK (#####0175)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$800 (balance to \$100) by the 7<sup>th</sup> of the month could result in 7 points. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below \$80.
- Examine **WFBNA CARD (#####0144)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$128 (balance to \$50) by the 25<sup>th</sup> of the month could result in 5 points. Going forward, its best to make payment by the 28<sup>th</sup> of the month and to keep the balance at or below \$0.

---

**Potential Score Change**

Your credit score will likely increase by 20 points and cost you \$1351.

Potential Change  
**20 pts**

Potential Score  
**602**

Disclaimer: To ensure accurate point recovery, it is essential to complete all the required steps in this simulation.

The best estimated day of the month to have your credit pulled - 19th\*

\* The estimated date is based upon following the above action steps.

## Money Simulator

The Money Simulator helps determine the **most efficient way to use a specific dollar amount to recover points** on the borrower's credit score.

The screenshot shows the Money Simulator dashboard with the following components:

- Credit Score:** A gauge showing a score of 582. The TransUnion logo is visible below.
- Point Deduction Technology®:** Three gauges showing point deductions: 20 (Immediate, Days to Weeks), 0 (Short Term, 1 - 3 Months), and 21 (Long Term, Several Months). A red 'PDT?' button is in the top right.
- Contact Info:** A section with 'Personal' and 'Contact' tabs. Under 'Personal Info', it shows Member ID: 80-5796626-1 and Name: PETER.
- Money Simulator (bottom left):** A text box explaining the simulator's purpose: "The Money Simulator will show you the best place to apply money to your creditors so you can get the most positive impact on your score."
- How To Use (bottom middle):** A list of instructions: "Enter a dollar amount in the field. ie. 500", "Click 'Run' to Simulate your Results.", and "Follow Recommendations to maximize credit scores."
- Money Simulator (bottom right):** A form titled "Enter Funds Available" with a text input field containing "1300" and a "Run" button. Below the form is a disclaimer: "\* Disclaimer: If running a simulation with intentions of using Rapid Rescore, consider simulating for additional points to cover the potential impact of a hard inquiry during the rescore process."

Enter the dollar amount in the field and click Run to see the results. In this example, we entered a target score of \$1300.

This is a close-up of the "Enter Funds Available" section from the Money Simulator. It shows a text input field containing the number "1300" and a blue "Run" button to its right. Below the input field is a red disclaimer: "\* Disclaimer: If running a simulation with intentions of using Rapid Rescore, consider simulating for additional points to cover the potential impact of a hard inquiry during the rescore process."

The simulator then shows the **fastest and most cost-economical way to allocate those funds**, along with the **point deductions that may be recovered**. Results include the **estimated score change, cost to the borrower, potential score, and the best estimated day of the month to pull credit**—all based on the suggested actions.

Click the **PDF DOWNLOAD** button on the bottom left to download a PDF of the results. You may print this document or email it to the borrower.

## PDF

Results - Money Simulator

---

**The Following Actions Are Recommended**

- ⚡ Examine **CREDITONEBK (#####4479)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$473 (balance to \$0)** by the 7<sup>th</sup> of the month could result in **8 points**. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$40**. 8 pts
- ⚡ Examine **OPENSKY CBNK (#####0175)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$900 (balance to \$0)** by the 7<sup>th</sup> of the month could result in **7 points**. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$80**. 7 pts

---

**Potential Score Change**

Your credit score will likely increase by 15 points and cost you \$1373.

Potential Change

15 pts

Potential Score

597

Disclaimer: To ensure accurate point recovery, it is essential to complete all the required steps in this simulation.

The best estimated day of the month to have your credit pulled - 15th\*

\* The estimated date is based upon following the above action steps.

[PDF DOWNLOAD](#)

Customer: PETER

Lender: ScoreNavigator

CRA: ScoreNavigator

---

Report #: c92de43f-de45-33f9-7099-028c71c30ea3
Member ID: 80-5796626-1
Report Date: 01/13/2025

Bureau	Current Score	Potential Score
TransUnion	582	602

---

**Money Simulator**

**Recommended Actions**

- Examine **CREDITONEBK (#####4479)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$473 (balance to \$0)** by the 7<sup>th</sup> of the month could result in 8 points. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$40**.
- Examine **OPENSKY CBNK (#####0175)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$900 (balance to \$0)** by the 7<sup>th</sup> of the month could result in 7 points. Going forward, its best to make payment by the 14<sup>th</sup> of the month and to keep the balance at or below **\$80**.

---

**Potential Score Change**

Your credit score will likely increase by 15 points and cost you \$1373.

Potential Change

15 pts

Potential Score

597

Disclaimer: To ensure accurate point recovery, it is essential to complete all the required steps in this simulation.

The best estimated day of the month to have your credit pulled - 15th\*

\* The estimated date is based upon following the above action steps.

## SmartScore Simulator

The SmartScore Simulator lets you **test changes to your credit data to see how certain actions may help recover points or cause point loss from poor decisions.**

### KEY

1. Creditor
2. Account #
3. Date Opened
4. Date Reported
5. Credit Limit
6. Responsibility (Individual, Joint, Authorized User)
7. Balance
8. Past Due
9. Credit Utilization (Percentage in red or green)
10. Change Status (Recent Late, Close, Pay As Agreed, Delete, Terminate Auth User)
11. Lates (Month and Year)
12. Current Status

13. Point Deductions
14. Collapse Down Arrow (Open/Close)
15. Account Comments (Account in dispute, Placed for collection, etc.)
16. Scheduled Removal Date from Credit Report
17. Add New Accounts (Credit Card, Installment, Auto, Mortgage)
18. Reset Values (Clear fields and dropdown selections)
19. Aquarius: Previews 1-24 month credit outcomes

+ Add Account

↺ Reset Values

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right. **17** **18**

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius** **19**

Timeframe: Today - Immediate

Run

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
<b>1</b> CREDITONEBNK ####4479	<b>3</b> 04/02/2024 05/14/2025	<b>5</b> 500 INDIVIDUAL	<b>7</b> 473 94.6%	\$473 94.6%	<b>10</b> [Dropdown]	<b>11</b> 0 / 0 / 0 PAY AS AGREED	<b>13</b> 8 pts
<b>2</b> OPENSKY CBNK ####0175	<b>4</b> 01/23/2025 05/14/2025	<b>6</b> 1000 INDIVIDUAL	<b>9</b> 900 90%	\$900 90%	<b>10</b> [Dropdown: RECENT LATE, CLOSE]	<b>12</b> 0 / 0 / 0 PAY AS AGREED	<b>13</b> 7 pts
<b>14</b> CHIME-STRIDE ####0454	07/20/2021 04/03/2025	3878 INDIVIDUAL	350 9%	\$350 9%	[Dropdown]	0 / 0 / 0 PAY AS AGREED	0 pts

Negative - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
<b>8</b> WFBNA CARD ####0144	04/25/2019 12/18/2024	500 INDIVIDUAL	178 35.6%	\$178 35.6%	[Dropdown]	0 / 0 / 0 CHARGE-OFF	7 pts

Balance Ratios

30%	\$150
20%	\$100
10%	\$50

Comments

**15**  
**Comment:** ACCOUNT CLOSED BY CREDIT GRANTOR; SECURED CREDIT CARD  
**Comment:** ACCOUNT CLOSED BY CREDIT GRANTOR

**16**  
Account is scheduled to be removed on: 12/2027

You can **modify one or more fields**, **change the statuses**, click Run to **simulate the results**, and review the **Recommended Actions** provided on the right.

The results include **potential point changes**, **estimated cost**, **potential score**, and **the best day to pull credit**, all designed to help **maximize credit scores**. *The estimated data is based upon following the recommended actions.*

Fields outlined in red indicate the sections that have been updated by the user.

SmartScore Simulator
Add Account
Reset Values

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right.

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius**

Timeframe: Today - Immediate Run

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBK #####4479	04/02/2024 05/14/2025	1000 INDIVIDUAL	40 4% -	\$40 4%		0 / 0 / 0 PAY AS AGREED	8 pts
OPENSKY CBNK #####0175	01/23/2025 05/14/2025	1000 INDIVIDUAL	0 0% -	\$0 0%		0 / 0 / 0 PAY AS AGREED	7 pts
CHIME-STRIDE #####0454	07/20/2021 04/03/2025	3878 INDIVIDUAL	350 9% -	\$350 9%		0 / 0 / 0 PAY AS AGREED	0 pts
WEBBANKAVANT #####5390	09/05/2024 05/02/2025	500 INDIVIDUAL	0 0% -	\$0 0%		0 / 0 / 0 PAY AS AGREED	0 pts

Positive - Auto Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
FLAGSHIP CRD #####1001	09/28/2024 04/30/2025	47621 INDIVIDUAL	47871 100.5% -	\$47871 100.5%		0 / 0 / 0 PAY AS AGREED	2 pts

**CLOSED ACCOUNTS**

Results - SmartScore Simulator

**Recommended Actions**

- ⚡ Paying \$433 (balance to \$40) on CREDITONEBK #####4479 by the 7th of the month.
- ⚡ Setting credit limit to \$1000 on CREDITONEBK #####4479.
- ⚡ Paying \$900 (balance to \$0) on OPENSKY CBNK #####0175 by the 7th of the month.
- ⚡ Paying \$178 (balance to \$0) (past due to \$0) on WFBNA CARD #####0144 by the 25th of the month.
- ⚡ Deleting MIDLAND CRED #####5424 from credit bureau.

**Potential Score Change**

Your credit score will likely increase by **22 points** and cost you **\$1511**.

👍 22 pts

Potential Score  
604

The best estimated day of the month to have your credit pulled - **29th\***

\* The estimated date is based upon following the above action steps.

PDF DOWNLOAD

## PDF Download

After using the simulator, you can **download a professional PDF of the results to print or email to the borrower**. Click PDF Download at the bottom left of the Recommended Actions section to open the file in a new tab.

Results - SmartScore Simulator

---

**Recommended Actions**

- ⚡ Paying \$473 (balance to \$0) on CREDITONEBNK #####4479 by the 7th of the month.
- ⚡ Setting credit limit to \$3000 on OPENSKY CBNK #####0175.
- ⚡ Deleting CREDIT COLL #####3422 from credit bureau.
- ⚡ Deleting MIDLAND CRED #####2827 from credit bureau.

---

**Potential Score Change**

Your credit score will likely increase by **14 points** and cost you **\$473**.

 **14 pts**

---

Potential Score

**596**

---

The best estimated day of the month to have your credit pulled - **15th\***

\* The estimated date is based upon following the above action steps.

[PDF DOWNLOAD](#)

ScoreNavigator Customer: PETER  
Lender: CRA: ScoreNavigator

Report #: c92de43f-de45-33f9-7099-028c71c30ea3 Member ID: B0-5796626-1 Report Date: 01/13/2025

Bureau	Current Score	Potential Score
TransUnion	582	602

---

SmartScore Simulator

**Recommended Actions**

- Paying \$473 (balance to \$0) on CREDITONEBNK #####4479 by the 7th of the month.
- Setting credit limit to \$3000 on OPENSKY CBNK #####0175.
- Deleting CREDIT COLL #####3422 from credit bureau.
- Deleting MIDLAND CRED #####2827 from credit bureau.

---

**Potential Score Change**

Your credit score will likely increase by **14 points** and cost you **\$473**.

**14 pts**

---

Potential Score

**596**

---

The best estimated day of the month to have your credit pulled - **15th\***

\* The estimated date is based upon following the above action steps.

\* Disclaimer: To ensure accurate point recovery, it is essential to complete all the required steps in this simulation. The impact of inquiries from Rapid Rescore may vary. Actual score changes depend on creditor reporting and timing.

## Balance Ratios

When a revolving account shows a red balance ratio, users can click the collapse down arrow to view the balance ratio threshold chart. This chart helps **quickly identify the target ratio needed or the dollar amount required to reduce the account balance for optimal scoring impact.** The Legend can be found in the right column.

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK #####4479	04/02/2024 05/14/2025	500 INDIVIDUAL	473 94.6%	\$473 94.6%	▼	0 / 0 / 0 PAY AS AGREED	8 pts

**Balance Ratios**

90%	\$450
80%	\$400
70%	\$350
60%	\$300
50%	\$250
40%	\$200
30%	\$150
20%	\$100
10%	\$50

**Legend - Balance Ratios**

- Greater than 70%\*
- \* All accounts must be paid below 70% to see results.
- Greater than 50%
- Greater than 30%
- 30% and under

\*\* Expand account for pre-calculated balances.

## Add New Account

To **add a new account**, click on Add Account. Choose the Account Type (Credit Card, Installment, Auto, Mortgage), Responsibility (Individual and Auth User), and enter the Credit Limit and Initial Balance. You can add up to three new accounts. Once complete, click Submit Account. After returning to the SmartScore Simulator page, click Run to simulate how adding these accounts will impact the scores.

To drop (delete) this account from the simulator, simply click on the **red 'x'** to the left of the account.

**Add New Accounts** X

**Notice:** An inquiry will also be added to your profile.

**Add New Accounts**

Account Type

- Credit Card
- Installment
- Auto
- Mortgage

Credit Limit

\$

Initial Balance

\$

[Add Another Account](#)

[Submit Account](#)

[Close](#)

[Add Account](#)
[Reset Values](#)

**SmartScore Simulator**

**Notice:** Click the [Reset Values](#) button to clear all temporary values.

**Update:** Account(s) Added. Now you may simulate the newly added account(s). Click the "X" beside the new account to drop that account.

**NEW ACCOUNTS**

Positive - Revolving Accounts (Simulate Newly Added)

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
<b>X</b> NEW CREDIT CARD ###1111	10/09/2024 10/09/2024	30000 INDIVIDUAL	800 -	3% Not Available	0 / 0 / 0 PAY AS AGREED	TEMP

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US ###1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	1100 -	38%	0 / 0 / 0 PAY AS AGREED	12 pts
CAPITAL ONE ###8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	1860 -	93%	0 / 0 / 0 PAY AS AGREED	21 pts

**Results - SmartScore Simulator**

**Recommended Actions**

**Adding NEW CREDIT CARD ###1111 to file.**

---

**Potential Score Change**

Your credit score will likely increase by **44 points** and cost you \$0.

👍 44 pts

Potential Score  
703

The best estimated day of the month to have your credit pulled - \*

\* The estimated date is based upon following the above action steps.

## Change Status (Dropdowns)

To **change an account's status**, use the Change Status dropdown. This SmartScore Simulator feature lets you test how actions like removing a late payment or closing an account may impact a credit score, helping you make informed decisions. Below are the available options with brief explanations.

### OPEN ACCOUNTS

**For Positive - Revolving Accounts**, you may select: **Recent Late** or **Close**.

-Recent Late: A newly reported 30-day past due on an open revolving account.

-Close: Simulates the account being closed.

**For Negative - Revolving Accounts**, you may select: **Pay As Agreed** or **Delete**.

-Pay As Agreed: Updates the open revolving account to show current, on-time payments.

-Delete: Simulates the account being removed from the credit report.

**For Positive - Auto Accounts**, you may select: **Recent Late** or **Close**.

-Recent Late: A newly reported 30-day past due on an open auto account.

-Close: Simulates the account being closed.

**For Authorized User Account**, you may select **Terminate Auth User**.

-Terminate Auth User: Simulates the removal of the borrower as an authorized user from the open account.

## CLOSED ACCOUNTS

**For Positive - Revolving Accounts, you may select: Recent Late.**

-Recent Late: A newly reported 30-day past due on a closed revolving account.

-Close: Simulates the account being closed.

**For Collection Accounts, you may select: Delete.**

-Delete: Simulates the account being removed from the credit report.

Negative - Auto Accounts							
Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
SANTANDER ####1000	03/20/2021 04/11/2024	14930 INDIVIDUAL	0 0% \$0	\$0 0%	<input checked="" type="checkbox"/> PAY AS AGREED DELETE	4 / 0 / 0 LATE PAYMENT	5 pts
COLLECTIONS							
Agency Account #	Opened Reported	Amount Responsibility	Balance		Change Status	Orig. Creditor	Deductions
CREDIT COLL ####3422	12/22/2024 04/24/2025	59 INDIVIDUAL	59			06 PROGRESSIVE	0 pts
MIDLAND CRED ####5424	09/26/2024 04/28/2025	692 INDIVIDUAL	692			01 THE BANK OF MISSOURI	2 pts
MIDLAND CRED ####2827	05/31/2023 05/13/2025	511 INDIVIDUAL	511			01 CAPITAL ONE N A	2 pts

To **delete the dispute comment**, open the account by clicking on the collapse down arrow to the right of the account, and click on the checkbox next to the comment. Then hit Run to simulate.

Negative - Revolving Accounts							
Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due		Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK #####7627	04/07/2023 08/19/2024	800 INDIVIDUAL	871 \$0	109%	<input type="text" value=""/>	1 / 1 / 0 PAY AS AGREED	31 pts
<b>Comments</b> <input checked="" type="checkbox"/> <b>Comment:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER  Account is scheduled to be removed on: 08/2031							

## Aquarius V2

Aquarius evolves into a dual-mode powerhouse. With Version 2, you can now use Aquarius as both a **standalone tool** and a **SmartScore Simulator extension**, offering unprecedented insight into **how time and payments influence credit dynamics**.

SmartScore Simulator

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right.

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius**

Timeframe: Today - Immediate

**OPEN ACC**

Positive - Re

Cre Acc	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDI ###	500 INDIVIDUAL	473 94.6%	\$473 94.6%	<input type="button" value="v"/>	0 / 0 / 0 PAY AS AGREED	8 pts
OPENSKY CBNK #####0175	1000 INDIVIDUAL	900 90%	\$900 90%	<input type="button" value="v"/>	0 / 0 / 0 PAY AS AGREED	7 pts
CHIME-STRIDE #####0454	3878 INDIVIDUAL	350 9%	\$350 9%	<input type="button" value="v"/>	0 / 0 / 0 PAY AS AGREED	0 pts
WEBBANKAVANT #####5390	500 INDIVIDUAL	0 0%	\$0 0%	<input type="button" value="v"/>	0 / 0 / 0 PAY AS AGREED	0 pts

**Legend - Balance Ratios**

- Greater than 70%\*
- Greater than 50%
- Greater than 30%
- 30% and under

\* All accounts must be paid below 70% to see results.

**How To Use**

- Modify one or more fields of data.
- Click "Run" to Simulate your Results.
- Follow Recommendations to maximize credit scores.

## Standalone Time Simulation with Payment Aging

Aquarius v2 now supports **fully independent operation**. It **simulates account aging and adjusts balances by calculating payment impact over time**—multiplying scheduled payments by the number of months selected.

Track how your **credit profile matures *without* adding new actions**. Simply let time do its work.

SmartScore Simulator

[Add Account](#)
[Reset Values](#)

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right.

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius**

Timeframe: 6 Months Run

**Notice:** The Aquarius column shows how balances and utilization ratios are projected to change over time. Select different timeframes to explore scoring impacts.

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBK #####4479	04/02/2024 05/14/2025	500 INDIVIDUAL	473 94.6% -	\$293 58.6%	<input type="text" value="v"/>	0 / 0 / 0 PAY AS AGREED	8 pts <input type="button" value="^"/>
OPENSKY CBNK #####0175	01/23/2025 05/14/2025	1000 INDIVIDUAL	900 90% -	\$630 63%	<input type="text" value="v"/>	0 / 0 / 0 PAY AS AGREED	7 pts <input type="button" value="^"/>
CHIME-STRIDE #####0454	07/20/2021 04/03/2025	3878 INDIVIDUAL	350 9% -	\$350 9%	<input type="text" value="v"/>	0 / 0 / 0 PAY AS AGREED	0 pts <input type="button" value="^"/>
WEBBANKAVANT #####5390	09/05/2024 05/02/2025	500 INDIVIDUAL	0 0% -	\$0 0%	<input type="text" value="v"/>	0 / 0 / 0 PAY AS AGREED	0 pts <input type="button" value="^"/>

Results - SmartScore Simulator

**Recommended Actions**

No Specific Changes Were Requested

- This Aquarius simulation reflects a projected 6 months aging of all active accounts, assuming scheduled payments continue to be made and reported as agreed during that time.

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**Potential Score Change**

Your credit score will likely increase by **6 pts** and cost you **\$0**.

👍 6 pts

Potential Score  
588

The best estimated day of the month to have your credit pulled - \*

\* The estimated date is based upon following the above action steps.

PDF DOWNLOAD

## SmartScore Integration – Predict Future Scores Post-Simulation

Aquarius is now seamlessly integrated with the SmartScore Simulator. After running your SmartScore simulations, activate Aquarius to **visualize how score and point deductions will evolve over your chosen timeframe.**

Compare scores and insights using:

- Immediate (default)
- 1, 2, 3, 6, 9, 12, 18, or 24 months

SmartScore Simulator

[Add Account](#)
[Reset Values](#)

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right.

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius**

Timeframe: Today - Immediate Run

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBK ####4479	04/02/2024 05/14/2025	500 INDIVIDUAL	350 70%	\$350 70%		0 / 0 / 0 PAY AS AGREED	8 pts
OPENSKY CBNK ####0175	01/23/2025 05/14/2025	1000 INDIVIDUAL	700 70%	\$700 70%		0 / 0 / 0 PAY AS AGREED	7 pts
CHIME-STRIDE ####0454	07/20/2021 04/03/2025	3878 INDIVIDUAL	350 9%	\$350 9%		0 / 0 / 0 PAY AS AGREED	0 pts
WEBBANKAVANT ####5390	09/05/2024 05/02/2025	500 INDIVIDUAL	0 0%	\$0 0%		0 / 0 / 0 PAY AS AGREED	0 pts

**Results - SmartScore Simulator**

**Recommended Actions**

- ⚡ Paying \$123 (balance to \$350) on CREDITONEBK ####4479 by the 7th of the month.
- ⚡ Paying \$200 (balance to \$700) on OPENSKY CBNK ####0175 by the 7th of the month.

**Potential Score Change**

Your credit score will likely increase by **3 points** and cost you **\$323.**

👍 3 pts

Potential Score  
585

The best estimated day of the month to have your credit pulled - **15th\***

\* The estimated date is based upon following the above action steps.

## New Aquarius Column in SmartScore Simulator

A new **Aquarius** column has been added to the **SmartScore Simulator** results display. This column shows:

- **Projected balance** at the selected future point
- **Utilization ratio** based on aged balances and credit limits

This makes it easier to evaluate how future balances will impact utilization and score dynamics across each account.

SmartScore Simulator

+ Add Account
↻ Reset Values

**Notice:** Revolving accounts are highlighted based on their credit ratios. For details, please refer to the "Legend - Balance Ratios" located to the right.

**Notice:** Click the **Reset Values** button to clear all temporary values. Choose the timeframe to simulate.

**Aquarius**

Timeframe: 6 Months Run

**Notice:** The Aquarius column shows how balances and utilization ratios are projected to change over time. Select different timeframes to explore scoring impacts.

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Aquarius	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK ####4479	04/02/2024 05/14/2025	500 INDIVIDUAL	350 70%	\$170 34%	<input type="text"/>	0 / 0 / 0 PAY AS AGREED	8 pts
OPENSKY CBNK ####0175	01/23/2025 05/14/2025	1000 INDIVIDUAL	700 70%	\$430 43%	<input type="text"/>	0 / 0 / 0 PAY AS AGREED	7 pts
CHIME-STRIDE ####0454	07/20/2021 04/03/2025	3878 INDIVIDUAL	350 9%	\$350 9%	<input type="text"/>	0 / 0 / 0 PAY AS AGREED	0 pts
WEBBANKAVANT ####5390	09/05/2024 05/02/2025	500 INDIVIDUAL	0 0%	\$0 0%	<input type="text"/>	0 / 0 / 0 PAY AS AGREED	0 pts

**Results - SmartScore Simulator**

**Recommended Actions**

- ⚡ Paying \$123 (balance to \$350) on CREDITONEBNK ####4479 by the 7th of the month.
- ⚡ Paying \$200 (balance to \$700) on OPENSKY CBNK ####0175 by the 7th of the month.

- In addition, the **Aquarius** simulation applies a projected **6 months** of account aging, assuming ongoing, timely payments are reported throughout the period.

---

**Potential Score Change**

Your credit score will likely increase by **11 points** and cost you **\$323**.

👍 11 pts

**Potential Score**  
593

The best estimated day of the month to have your credit pulled - **15th\***

**\* The estimated date is based upon following the above action steps.**

## PDF Results – Scenario Context Labels Added

Aquarius PDF output reports now clearly indicate whether the simulation is a **Standalone Projection** or an **Add On Scenario** tied to a SmartScore run. This added context improves clarity for loan officers, partners, and borrowers reviewing projected outcomes.



Customer: **PETER**

Lender:  
CRA: **ScoreNavigator**



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Report #: c92de43f-de45-33f9-7099-028c71c30ea3
Member ID: B0-5796626-1
Report Date: 01/13/2025

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Bureau	Current Score	Potential Score
	582	602

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**SmartScore Simulator**

**Recommended Actions**

- Paying \$123 (balance to \$350) on CREDITONEBNK #####4479 by the 7th of the month.
- Paying \$200 (balance to \$700) on OPENSKY CBNK #####0175 by the 7th of the month.
- In addition, the **Aquarius** simulation applies a projected **6 months** of account aging, assuming ongoing, timely payments are reported throughout the period.

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**Potential Score Change**

Your credit score will likely increase by 11 points and cost you \$323.

11 pts

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Potential Score

593