



Birchwood

CREDIT SERVICES, INC.



EFX
700

Samuel T. Jr. 3774350 (Pulled 06/30/2020)



We found a way to reach 720 or higher

91%
likely

Score may drop soon!
[See details >](#)

using \$5,682 total*
pay down 2 accounts
finish ASAP

[HIDE DETAILS](#) [TRY OTHER OPTIONS](#)

*Cash total is only an estimate.

Instructions for Samuel T. Jr

CAP 1 BANK
xxxxxxxx8670
(Opened 07/2016)

Pay the balance down
\$2,746 → **\$2,254**

- Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
- Request a letter from this creditor that shows the account balance is \$2,254.

WAMU/PRVDN
xxxxxxxxxxxx0088
(Opened 01/2020)

Pay the balance down
\$7,568 → **\$2,378**

- Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
- Request a letter from this creditor that shows the account balance is \$2,378.

Avoid other changes

- Do not increase debt or apply for credit (unless instructed to do so).
- Do not take a cash advance on a credit card.
- Do not close any credit accounts.
- Make all monthly payments on time.
- Do not finance purchases or co-sign a loan.

Rapid Rescore ASAP

The longer you wait to rescore, the less likely the plan is to succeed—new information may be reported.

CAP 1 BANK
xxxxxxxx8670
(Opened 07/2016)

Update the balance to **\$2,254** on Equifax.

WAMU/PRVDN
xxxxxxxxxxxx0088
(Opened 01/2020)

Update the balance to **\$2,378** on Equifax.

How This Plan Helps

- It improves revolving utilization (by reducing balances or increasing available credit).

TELL CREDITXPRT WHAT YOU THINK ¹²

CreditXpert® Wayfinder™ 1.1

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