



# Birchwood

CREDIT SERVICES, INC.

creditxpert® What-If Simulator™

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700 727\*  
Current Score from Equifax Forecast by CreditXpert

Timeframe: Immediate

Forecast drops to 676\* soon!  
[See details >](#)

Equifax pulled 6/30/2020  
3774350  
Samuel T. Jr

Account	Opened	High Credit	Balance	Utilization	Type	Status
COUNTRYWID xxxxxxxx6821	03/2019	120,000	118,610		Installment	Paid as agreed <a href="#">LATE PAYMENTS</a>
GMAC MTG xxxxxxxx1437	01/2020	25,000	24,910		Installment	Paid as agreed
AHF xxxxx5012	03/2018	14,162	8,205		Installment	Paid as agreed
WAMU/PRVDN xxxxxxxxxxxx0088	01/2020	8,000	2,378	30%	Revolving	Paid as agreed
CHASE xxxxxxxxxxxxxxxx5684	07/2017	5,600	5,388	96%	Revolving	Paid as agreed
CAP 1 BANK xxxxxxxxxxxx8670	07/2016	3,047	2,254	74%	Revolving	Paid as agreed
BARCLAYSBK xxxxxxxx6631	09/2019	1,500	0	0%	Revolving	Paid as agreed
BK OF AMER xxxxxxxx9152	01/2017	6,800	0	0%	Revolving	Paid as agreed
BK OF AMER xxxxxxxx9545 AUTHORIZED USER	11/2016	5,200	0	0%	Revolving	Paid as agreed
GEMB/CCARE xxxxxxxx2357	12/2017	5,000	0	0%	Revolving	Paid as agreed
HSBC NV xxxxxxxx3819	08/2018	500	0	0%	Revolving	Paid as agreed <a href="#">LATE PAYMENTS</a>
AMEX xxxxxxxxxxxxxxxx4517 TERMINATED CLOSED	04/2002	7,133	0		Charge card	Paid as agreed
FMCC xxxxx4726 CLOSED	11/2016	12,539	0		Installment	Paid as agreed <a href="#">LATE PAYMENTS</a>
TOYOTA MTR xxxxxxxx2743 CLOSED	02/2014	5,488	0		Installment	Paid as agreed
VALLEY NTL xxxxx3879 CLOSED	08/2009	200	0		Installment	Paid as agreed
WAMU/PRVDN xxxxxxxx9610 CLOSED	05/2017	3,500	0		Revolving	Paid as agreed

**START OVER**

Change the balance to \$2,254 on the CAP 1 BANK account (# xxxxxxxx8670, opened 07/2016).  
Requires: \$492

Change the balance to \$2,378 on the WAMU/PRVDN account (# xxxxxxxxxxxx0088, opened 01/2020).  
Requires: \$5,190

Total: \$5,682

[Add a new account](#)

[INQUIRIES](#)

\* Forecast is not guaranteed. It is a score prediction by CreditXpert Inc. (not by FICO or a credit bureau).

#### Score forecast is only an estimate

The score forecast is only an estimate. There is no guarantee that the score will change by the exact amount shown. Other information in the credit report (such as account balances) may change at the same time, causing additional changes to the score. Also, the credit bureau may update information in unexpected ways because the update process is typically manual and therefore subject to individual interpretation.

#### What happens to outdated accounts?

Some accounts may not have been reported recently, and may therefore contain outdated information. To create a forecast, monthly payments are assumed to have been made since the account was last reported. As a result, accounts may have a different balance or payment status than what is listed on the credit report, and could even be already paid off or closed.

#### Old information should be automatically deleted from credit reports

The simulated removal of old information from the credit report is based on Fair Credit Reporting Act (FCRA) guidelines. By law, most negative credit information must be removed from credit reports after 7 years. Exceptions include bankruptcies, which can continue to appear on credit reports for up to 10 years. Inquiries remain for 2 years, and paid off accounts without negative information remain for 10 years. Removal of old credit information can either raise or lower credit scores depending on whether the information was negative or positive.

#### Cash required is only an estimate

The cash required for each action is only an estimate. First, account balances may have changed since they were last reported. Second, balance reductions from monthly payments are estimated.

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