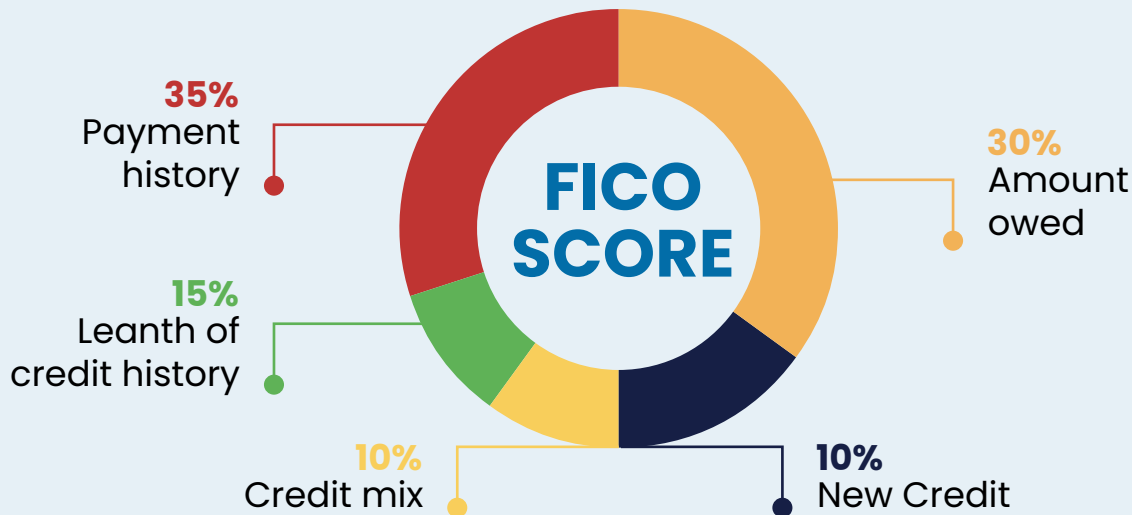


A BREAKDOWN OF YOUR FICO SCORE



AMOUNTS OWED

- ✓ Total amount owed
- ✓ Amount owed as percentage of total available credit
- ✓ Number of different accounts with balances
- ✓ Amount owed as a percentage of available credit on each account
- ✓ How Much of each loan has been repaid

PAYMENT HISTORY

- ✓ Credit Cards
- ✓ Retail credit accounts
- ✓ Installment loans
- ✓ Finance company accounts
- ✓ Mortgage payments
- ✓ Bankruptcies and lawsuits

LENGTH OF CREDIT HISTORY

- ✓ Age of oldest account
- ✓ Age of newest account
- ✓ Average age of accounts
- ✓ How recently an account has been used

CREDIT MIX

- ✓ Number of accounts and variety of account types

NEW CREDIT

- ✓ Number of hard inquires that have been made in the past 12 months
- ✓ Number of accounts opened recently