



# CreditXpert What-if Simulator™

Credit Bureau: **TransUnion** on **01/29/2006**

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The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. This can help you determine whether or not you want to try these actions.

The CreditXpert What-If Simulator™ does not change your credit scores or the information in your credit reports; it only simulates a range of actions that you could take on your credit accounts.



## Results




**Potential score change: +25**

The results for the actions you requested are shown below. Important information about each action is provided with these results. Every action modifies the results of a previous action. Removing an action or doing actions in a different order may produce different results.



## Actions

The following actions were simulated by the CreditXpert What-If Simulator™:

|  <a href="#">Add action</a>         | # | Action Description   |
|--|---|--|
| <input checked="" type="checkbox"/> <a href="#">Edit</a><br><input checked="" type="checkbox"/> <a href="#">Delete</a> | 1 | Updating the balance to \$0 on your CAPITAL 1 BK account (# 529115172511).<br><b>Warning:</b> The payment status of this derogatory account was changed to "paid derogatory" because its balance was reduced to \$0. |



## Accounts

★ This box is checked when your simulation is run in Rapid Rescoring Mode:  

### Add an account or inquiry

▷ Add new account

▷ Add new inquiry

## Accounts