

Amazing

DOCTOR CREDIT USA

Credit Scores before DoctorCredit USA

160 point Increase

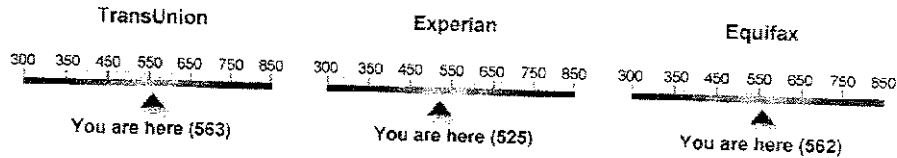
YOUR CREDIT SCORE

TransUnion.
563

experian
525

EQUIFAX
562

WHERE YOU RANK



Based on your credit report data, this is a numerical depiction of your creditworthiness. High scores are better.

160 point Increase

123 point Increase

115 point Increase

Credit Scores after DoctorCredit USA

Please note that individual results may vary. Client worked on improving credit score equally as hard as we did!

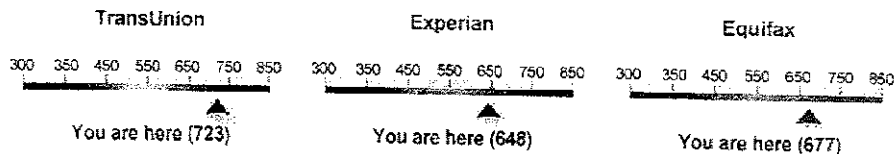
YOUR CREDIT SCORE

TransUnion.
723

experian
648

EQUIFAX
677

WHERE YOU RANK



Based on your credit report data, this is a numerical depiction of your creditworthiness. High scores are better.

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December 7, 2007 | Equifax

FICO® Score Summary

Your Equifax FICO® score:

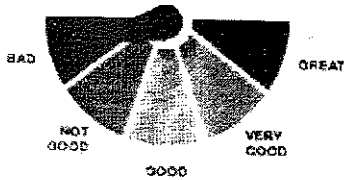
551

On December 7, 2007



Your myFICO FICO® score is based on the information in your myFICO credit report. Below are factors in your credit report that are hurting or helping your score:

Your Equifax FICO® score is bad



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

- FICO® Scores range between 300 and 850®
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

| FICO® score ingredients | How you rate |
|--|--------------|
| Payment history Your history of paying bills on time. | Good |
| Amount of debt Your total amount of outstanding debt. | Bad |
| Length of credit history How long you've had credit. | Not Good |
| Amount of new credit Amount of credit you've recently obtained or applied for. | Not Good |

Score Increased
85 points in only
35 days



January 11, 2008


Equifax

FICO® Score Summary

Your Equifax FICO® score:

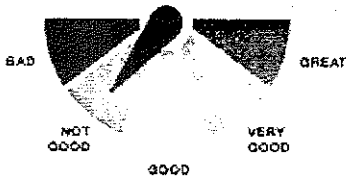
636

On January 11, 2008







Your myFICO FICO® score is based on the information in your myFICO credit report. Below are factors in your credit report that are hurting or helping your score:

Your Equifax FICO® score is not good



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

- FICO® Scores range between 300 and 850®
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

| FICO® score ingredients | How you rate |
|---|--------------|
|  Payment history Your history of paying bills on time. | Very Good |
|  Amount of debt Your total amount of outstanding debt. | Very Good |
|  Length of credit history How long you've had credit. | Not Good |
|  Amount of new credit Amount of credit you've recently obtained or applied for. | Not Good |