

Funding NC AI Credit Analysis Report

1. Breakdown by Bureau

Category	Equifax	Experian	TransUnion
Credit Score	799	767	768
Clean History	Yes	Yes	Yes
Utilization	0.48%	0.47%	0.46%
Hard Inquiries (6 mo)	0	3	1
Avg. Credit Age	6.3 years	6.2 years	6.2 years
Cards >= \$2K	3	3	3
Cards >= \$5K	2	2	2
Score / 144	144	144	144

- **Credit Score**: Equifax: 799, Experian: 767, TransUnion: 768. All scores are above the 720 threshold. **Excellent**
- **Clean History**: All bureaus report no missed or late payments. **Excellent**
- **Utilization**: Utilization rates are well below 10% across all bureaus, positively impacting funding eligibility. **Excellent**
- **Hard Inquiries (6 mo)**: Equifax: 0, Experian: 3, TransUnion: 1. Equifax and TransUnion are within acceptable limits; Experian is at the upper limit. **Good**
- **Avg. Credit Age**: All bureaus report an average credit age well above the 2.5-year requirement. **Excellent**
- **Cards >= \$2K**: Each bureau shows 3 cards with limits of \$2,000 or more, supporting creditworthiness. **Good**
- **Cards >= \$5K**: Each bureau shows 2 cards with limits of \$5,000 or more, enhancing funding readiness. **Excellent**

- **Score / 144**: All bureaus achieve the maximum score based on the analysis. **Excellent**

2. Revolving Credit Structure

Field	Detail
Open Cards	8 (Primary)
Total Limit	\$76,600
Primary Cards	3
High-Limit Card Present?	YES (\$30,000)

3. Authorized User (AU) Strategy

- **AU Cards**: Data not available
- **Limits and Ages**: Data not available
- **Do they help with funding?**: Data not available
- **Recommendation**: Consider adding AU cards with high limits and long history to potentially boost the credit profile.

4. Funding Readiness by Bureau

Criteria	Equifax	Experian	TransUnion
Score 720	Yes	Yes	Yes
No Late Payments	Yes	Yes	Yes
Utilization < 10%	Yes	Yes	Yes
3 Inquiries (last 6 months)	Yes	No	Yes

Credit Age 2.5 Years	Yes	Yes	Yes	
Strong Primary Card Structure	Yes	Yes	Yes	

5. Verdict

You're eligible for funding! To view your matched bank recommendations (R1, R2, R3), please upgrade to our Premium Plan.

6. Action Plan

1. Maintain low credit card balances to keep utilization rates exceptionally low.
2. Consider applying for additional primary cards with high limits to further enhance credit capacity.
3. Regularly review credit reports to ensure accuracy and address any discrepancies immediately.
4. Avoid opening new credit accounts or incurring hard inquiries in the short term to preserve current credit standing.
5. Continue timely payments to maintain an impeccable payment history.

7. Recommended Funding Sequence (New York)

Your credit profile does not currently qualify for funding. Please follow the action plan in Section 6 to improve your eligibility.

Strategic Insights for Execution:

- Maintain current low utilization to enhance credit approval odds.
- Consider strategic applications to banks where fewer inquiries are noted.
- Regular monitoring and management of credit profile to ensure readiness for future funding opportunities.

****You Are Fully Ready to Execute:****

- Potential funding amount could range significantly based on strong credit profile and high credit limits.
- Prepare for applications by ensuring all personal and business financial statements are up-to-date.
- Connect with Negocio Capital for guided execution and BRM support. Schedule a call: [Negocio Capital Website].

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