



IMPORTANT: Please print a copy **IMMEDIATELY** for future reference.
This Experian VantageScoreSM report is available to view during this session only.



Print Score Report

Experian VantageScoreSM Report

A credit score is a number that reflects your credit risk level, typically with a higher number indicating a lower risk. Your VantageScore is generated from elements on your personal credit report which are run through a scoring model that uses your past credit behavior and current credit relationships to predict likely future behavior. Your credit score changes as the elements in your personal credit report change over time.

Because your score is based on information in your personal Experian credit report, it is important that you review your personal Experian credit report for accuracy.

Prepared for: **SUE B STEWART**

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VantageScore from Experian

This VantageScore is based on information from your **Experian** credit report.

Information often differs among the three national credit bureau reports. As a result, your VantageScore based on those reports may vary.

Your VantageScore is: 990 on a scale of 501-990.

Your Risk Grade is: A

Your Credit Category is:

High Risk

Non-Prime

Prime

Prime Plus

Super Prime

Percentile: Your credit rating ranks higher than 99.10% of U.S. consumers.

VantageScore Summary

About your VantageScore:

VantageScore is the credit industry's first credit score developed jointly by the three national credit bureaus. This innovative new approach to credit scoring simplifies the credit granting process for consumers and creditors by providing a consistent, objective score to the marketplace. Credit scoring is used to help potential lenders and users of credit reports quickly measure your credit worthiness and decide the type of risk they are taking by doing business with you. In addition to your credit score, lenders may also consider other factors such as your income, assets, length at current residence and employment history. There are many different scoring models used in today's marketplace and different criteria used by different lenders. Regardless of what scoring model is used, they all have one purpose: to summarize your credit worthiness.

What your VantageScore means:

Your credit score currently falls into a risk grade category of A. Factors in your credit file indicate that you may be viewed as a very low credit risk by lenders. Lenders will likely offer you the best rates and terms.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders.

What factors lower your VantageScore:

- Credit scores are calculated based on various factors in your credit report. Currently, your credit report does not show any significant negative or derogatory information.

Consumer Statement:

Statement: No Statement(s) present at this time

Questions:

For general questions about your score report, please contact us toll-free at: 1 800 360 7540. For billing or technical questions, please contact us toll-free at: 1-866-369-0417. For your convenience, our billing and technical support call center is open 6:00 a.m. to 6:00 p.m. Mon-Fri and 8:00 - 5:00 Sat and Sun (Pacific Time).

DISCLAIMER

The VantageScoreSM is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your VantageScore can help you understand what factors affect your credit score and how your credit compares to that of other U.S. consumers. It does not provide advice on how to improve your credit report, credit history or credit rating.

Your credit score may be different from the score used by a lender, and it may be different from lender to lender, depending on the scoring model used. Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. Generally, the higher your score, the better your chances are of obtaining favorable loan rates and terms.

Your VantageScore is calculated using your actual data from your credit file at the time that you request your VantageScore. Keep in mind that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when determining whether to extend credit.

Also note that each credit reporting agency has its own unique data, which results in independent VantageScore for each of your credit files.