

## Equifax Credit Report and Score as of January 21, 2011

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Confirmation Number: #####

Section Title	Section Description
1. <a href="#">Credit Score</a>	Summary, Understanding Your Score, Your Loan Risk Rating
2. <a href="#">Credit Report</a>	Personal, Credit, Account, Inquiry, Public and Dispute Information

### CREDIT SCORE

Section Title	Section Description
1. <a href="#">Credit Score Summar^</a>	Summary of how your score rates
2. <a href="#">Understanding Your Score</a>	Summary of factors that are affecting your score
3. <a href="#">Your Loan Risk Rating</a>	The bottom line on how lenders may view your credit risk

### Credit Score Summary

#### Where You Stand

**824** | Excellent

Experian

[See all 3 scores](#)

TransUnion

[See all 3 scores](#)

The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your credit score is calculated by Equifax from the information in your Equifax Credit Report™.

Your score is considered **excellent**. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

Range	280-559	560-659	660-724	725-759	760-850
	Poor	Fair	Good	Very Good	<b>Excellent</b>
US Population	12%	21%	18%	12%	<b>37%</b>

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