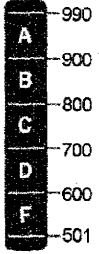
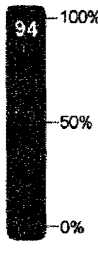


TransUnion Personal Credit Score

ALTON JAMES JONES

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score 931</p> <p>Grade A</p> <p>Created on 06/30/2009</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>You are here →</p>  <p>The numerical score ranges from 990 to 501 equaling grade ranges from A to F.</p>	<p>You are here →</p>  <p>Your credit ranks higher than 94% of the nation's population.</p>

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

Given that you have a very high credit score, lenders should be able to conclude that you are capable of repaying your debts. This would then enable lenders to provide you with the best available interest rates and loan offers. Keep in mind that lenders' offers will differ based on the information you provide concerning your monthly income, employment history, and monthly debt. This information may help you enhance your ability to receive lower interest rates and higher loan amounts. Your credit score can probably increase in value; however, since you are at the top level of credit scores, you more than likely will not see any additional reward.

Factors that impact your score:

- 1. The available credit on your open revolving credit accounts is too low.**
Having credit available to you is a sign that you are able to manage your finances responsibly. Lenders usually like to see that consumers have a large amount of credit available to them.
- 2. Your oldest revolving credit account was opened too recently.**
Time is an important factor for a healthy credit score. Giving the accounts time to mature may allow creditors to better understand how you pay your debts.
- 3. The amount paid on your open real estate accounts is too low.**
Having little paid down on some accounts may be considered by lenders to be a negative factor when determining creditworthiness.
- 4. Not enough of your accounts are consistently paid on time.**
Payment history is a significant factor in the credit scoring process. Regular on time payments may make you more creditworthy to potential lenders.

Note: In addition to the factors listed above, the number of inquiries on your credit report has adversely affected your credit score.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.