



Score Power® as of July 1, 2009

Name: Richard T. Nolan

Credit Score Summary

Your FICO® score as of July 1, 2009 is:



807

Your FICO® score of 807 is better than 92 % of US Consumers

- ♦ FICO® scores range between 300 and 850.
- ♦ Higher scores are considered better scores.

How Your Score Rates	
Great	760-850
Very Good	725-759
Good	660-724
Not Good	560-659
Bad	300-559

Factors Affecting Your Score

Your Equifax FICO® score is based on the information in your Equifax Credit Report™ . Below are factors in your credit report that are hurting or helping your score.

<p>Amount of Debt Your total amount of outstanding debt.</p>	<p>Amount of New Credit Amount of credit you've recently obtained or applied for.</p>
<p>Payment History Your history of paying bills on time.</p>	<p>Length of Credit History How long you've had credit.</p>

Understanding Your Score

Here are the top factors hurting and helping your score. The factors are listed from highest to lowest impact to your score.

What's Helping Your Score?

1. No missed payments
2. Long account history
3. Low credit usage
4. Recent credit card use

Hurting Your Score

Because your FICO® score is exceptionally high, there are no actionable negative factors present with your score. Continue to manage your credit as you currently are doing to maintain your very high FICO® score.

Helping Your Score

The positive factors listed below reflect areas of your credit behavior that are helping your FICO® score. You should continue the good practices listed here. These factors are listed in order of their impact to your score – the first has the greatest positive impact and the last has the least.

1. You have no missed payments on your credit accounts.

You helped your FICO score by paying your bills on time. Staying current with your bills will continue to help your score.

Number of your accounts with a missed payment 0 accounts	★ About 93% of FICO High Achievers [?] have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.
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2. You have an established credit history.

Your FICO score measures the age of your oldest account and the average age of your accounts. Your FICO score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.

Your oldest account was opened 40 Years, 4 Months ago	★ FICO High Achievers [?] opened their oldest account 19 years ago, on average.
Average age of your accounts 15 years	★ Most FICO High Achievers [?] have an average age of accounts between 6 and 12 years.

3. You've limited the use of your available credit.

Your FICO score evaluates your total revolving account [?] balances in relation to your total credit limits on those accounts. Your FICO score was helped because you've kept this ratio of balances to credit limits low.

Ratio of your revolving balances to your credit limits 0%	★ For FICO High Achievers [?], this ratio is 7%, on average.
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4. You've shown recent use of credit cards.

Your FICO score evaluates your mix of credit cards [?], installment loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders. You helped your FICO score by showing recent use of a credit card.

How Lenders See You

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- ♦ That is the higher your score, the more favorably lenders look upon you as a credit risk.

The Bottom Line

A FICO® score of 807 is above average. Most lenders would consider scores in this range as excellent, and an indication that you are a very dependable borrower. Based on your score alone, you might expect the following:

- ♦ It is very unlikely your application for credit cards or for a mortgage or auto loan would be turned down, based on your score alone.
- ♦ You should be able to obtain relatively high credit limits on your credit card.
- ♦ Most lenders will consider offering you their most attractive and most competitive rates.
- ♦ Many lenders will also offer you special incentives and rewards targeted to their "best" customers.

See More Information in Understanding Your Score Section

The FICO® score is calculated based on the information contained in your Equifax credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO® score is much more important. These factors will provide you direction on how future changes in your credit behavior might affect your FICO® score over time. Remember that there are no quick fixes; accurate and timely information on your credit report cannot be removed in order to change your score. Only by maintaining your credit behavior over time can you positively affect your creditworthiness.

NOTE: Total may not equal 100% due to rounding