

Score Power[®]

Score Power[®] Summary as of 02/18/2010

Great

803

Is Your FICO[®] score as of February 18, 2010

Your FICO[®] score of 803 is better than 89% of US Consumers. FICO[®] scores range between 300 and 850. Higher scores are considered better scores.

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.



Amount of Debt

Your total amount of outstanding debt.



Amount of New Credit

Amount of credit you've recently obtained or applied for.



Payment History

Your history of paying bills on time.



Length of Credit History

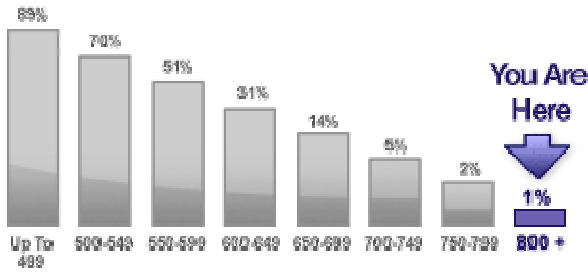
How Lenders See You

Your FICO® Score: 803

Risk Rate 1%

Most lenders would consider consumers in this score range as exceptionally low risk.

Delinquency Rates*



This chart shows that consumers with low scores have a high risk rate while consumers with high scores have a low risk rate. The power of the FICO® score to predict which borrowers are risky and which are not is one reason why so many lenders use it in making loan decisions.

*Defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.