


**CreditXpert Detective™**
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**WARNING:** You may want to use a fresh credit report, because your report at the credit bureau could be significantly different from the one used for these results.

**Reports available for:**

<b>CONDI:</b> TransUnion	<b>CONDI:</b> Equifax	<b>CONDI:</b> Experian
<b>CARY:</b> TransUnion	<b>CARY:</b> Equifax	<b>CARY:</b> Experian

## Results for Experian

**For:** Condi

**Mode:** Consumer Dispute (Timeframe: 1+ month)

**Credit Report Date:** 08/08/2006

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## Summary

**Potential score change: +32**

Results based on a credit report that is 958 days old.

- **Potential problems found in your Experian report.** [\[ More \]](#)
- **Potential for improvement:** Including the effect of time, these updates could raise your credit score on Experian by 32 points in the next 30 days.
- **Effect of time on your score: +18** [\[ More \]](#)
- **Timeframe:** 1+ month



## Selected updates

The following updates offer the best opportunities we found to update information in your credit report. The estimated score change is based on doing all the actions in the order shown.

#	Type	Description	Reported Value	Updated Value	Score Increase
1	Payment status	Update the payment status on the Account10101 credit account (# 10101010101). Based on the date when this account was delinquent, it looks as if it should have been included in bankruptcy.	Paid as agreed	In chapter 7 bankruptcy	+14



## Items to investigate

Make sure the following pieces of information are accurate, because such items typically have a significant

impact on credit scores. We do not have enough information to calculate their potential impact on your score.

- **Public records** [ [More](#) ]
- **Collection accounts** [ [More](#) ]
- **Historical payment statuses** [ [More](#) ]
- **Inquiries** [ [More](#) ]



### Points to keep in mind

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- **Outdated information** [ [More](#) ]
- **Time to complete your updates** [ [More](#) ]
- **Goodwill adjustments** [ [More](#) ]
- **Understanding the estimated score increase** [ [More](#) ]
- **Results shown depend on the updated value** [ [More](#) ]

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