



## “Credit Score Accelerator”

Prepared For: YOU

Date: Today's date

**45CREDIT.com** has structured the following action steps that can dramatically increase your credit score and put you in a position to save tens of thousands of dollars in interest on your next loan.

65% of the entire calculation of the credit score has nothing to do with good or bad credit. The Credit Score Accelerator is programmed to get you the highest possible credit score by utilizing the five main factors that make up the credit score.

\*The following actions on your part may raise your credit score in the next 5 to 30 days:

1. **Action:** Pay HSBC account #70011911 for \$98 with a deletion letter. (See deletion information below)  
**Score Impact:** +23
2. **Action:** Go to (Website) and choose \_\_\_\_\_. (This works in 14 days time)  
**Score Impact:** +6
3. **Action:** Pay down the balances of the following revolving accounts: HFC – USA account #0058 for \$87.  
**Score Impact:** +10
4. **Action:** Transfer \$212 from Chase account #45124 to Citibank account #1885.  
**Score Impact:** +12

5. **Action:** Open a new major bank revolving account for \$500 but do not have a balance over \$76. (We will show you how – FREE)  
**Score Impact:** +15

**Cash needed for these actions: \$185**

**\*Total Potential Credit Score Increase: +66**

## Step 2 Past Due Items

Please remember that paying a past due balance on a collection or a charged-off account that is more than 18 months old, will not increase your credit score. You had past due balances on the following accounts that were listed as being past due on a collection/charge-off account. I do not suggest paying these types of accounts when you are planning on applying for a loan in the next six months since they can hurt your score by paying them.

Creditor	Account #
Capital One	26458795210014
Ford Motor Company	65876543

## Step 3 Credit Card Accounts

Revolving credit cards make up a very significant portion of what determines your credit score. Your total revolving credit debt ratio is calculated as follows:

Divide the total balance of all revolving credit cards into the total limits for all revolving credit cards.

$\text{Debt Ratio} = \text{Total Balance} / \text{Total Limits}$

The closer to zero this ratio is the better. Always try to keep your balances under 30% of the credit limit.

You currently have \$6595 outstanding on all revolving credit cards and \$9500 credit card limits. This means you have a 69.42% debt ratio on revolving credit card debt. Having a 0% debt ratio is ideal. You want to keep your credit card balances as low as possible to maximize your credit score. 30 % of the entire calculation of the credit score is graded in this area.

If you can't pay-off your credit cards then I suggest spreading your debt evenly across all cards since it is better to spread your debt over many cards than max out a few while the others have a zero balance. This will maximize your credit score the most. For example; assume you are not able to pay a dime on your current credit cards but want to maximize your credit score by evenly spreading your debt among all cards by transferring from one card to another. Since your current debt ratio is 69.42%, you would want to have the following balance on each of your cards in order

to maximize your credit score without paying a dime. The best way to accomplish the ideal balances below is to start with your lowest balance and transfer up to the ideal balance for that card. For example, if you're ideal balance should be \$3,000 and you currently owe \$600, that would mean you should transfer up to the \$2,400 onto this card by paying the others down to their ideal balance.

Please keep in mind this advice is meant to maximize your credit score. Your corresponding interest rate for each credit card and what you will pay in interest for each credit card are not taken into consideration since the purpose of this letter is to maximize your credit score.

Creditor	Account #	Ideal Balance
USAA Fed	653445654123	\$1735.53
Capital One	25154646546464	\$3471.05
Providian	65654635465465	\$1388.42

## Step 4 Negative Credit Accounts

The following negative items below showing as incorrect on your credit report would actually increase your credit score if your version of the facts were updated to the credit bureaus. Use the dispute letters supplied to correct your credit report.

Creditor	Account #	Reason
Wells Fargo	6543544	Past Statutes of Limitations
ABC Collection	6354635354	Verify with FDCPA
GMAC	6884321534846	Account was never late

**~ The Credit Score Accelerator that is produced during 45CREDIT.com's program contains substantially more information than this sample. It will educate you on how to raise your credit scores even further and include your customized dispute letters. ~**