

Master the Mortgage Game!

ScoreNavigator®

NO monthly fees

NO contract required

NO minimum requirements



Money Simulator:

Identifies the best accounts to allocate funds for the most positive impact on a credit score, especially if funds are limited and you're in a time crunch.

After you select Money Simulator and which bureau or bureaus you want to order it on all you have to do is enter in how much you have available in funds to pay down accounts and/or payoff collections and charge-offs.

The system will then autogenerate an action plan for you based off the amount entered to increase the credit score as high as possible in the shortest amount of time. It will even tell you what the best dates are to pay accounts by, what timeframe not use credit cards within and when you should pull a new credit report for the best results.

Key Benefits

01

Easy to Read
Credit Reports

02

Point Deductions
per Tradeline

03

Detailed Analysis
and Insights

04

Immediate, Short
and Long Term
Action Plans

How to Access the Money/Target Simulator

1. Go to the current file number, you can access this by typing in the file number in the empty box in the top right-hand corner and then clicking the Go button.

File # [Main](#) [Help](#) [Logout](#)

Helpful Tips

- [Ordering Credit Reports](#)
- [Finding Ordered Products](#)
- [Total Cost for Borrower](#)

[>>see more](#)

2. Under the ADD-ON PRODUCTS SECTION click on ScoreNavigator.

[View Invoice](#) [Close](#)

FILE #: 1948227 **REF #:**

APPLICANT: KEN CUSTOMER - [*****7000](#) **XP:** TU: **639** **EF:** **620**

CO-BOR:

ADDR: 10015 N AMBASSADOR DR, KANSAS CITY, MO 64153

PREV:

Requests History

Type	Processor	Account	Latest Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***						

Documents

VIEW REPORT

- [WEB / PDF /](#)
- [Prequal Analyzer](#)

-- Other Reports --

ADD-ON PRODUCTS

- [Comparison Report](#)
- [Request Supplement](#)
- [ScoreNavigator](#)
- [Request RMCR](#)
- [Add Bureaus / Spouse](#)
- [Liens and Judgments Report \(Borrower\)](#)

3. In the next window select which borrower you would like to order for, Money and Target Simulator and which bureau(s) you'd like access to. If you would like to charge the borrower, check off Pay by credit card before clicking the Order button.

ScoreNavigator Order Options

Applicant

☒ Borrower (KEN CUSTOMER)

☐ Co-Borrower

Products

☐ MAP

☒ Money and Target Simulator

☐ Manual Simulator

Bureau

☐ Experian **Score not ordered. Both credit report and score are required**

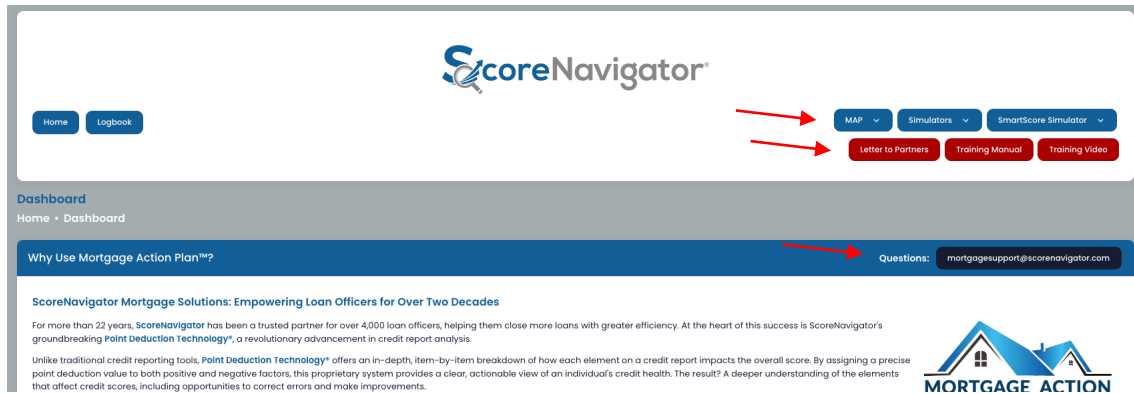
☐ TransUnion **+3**

☐ Equifax **+17**

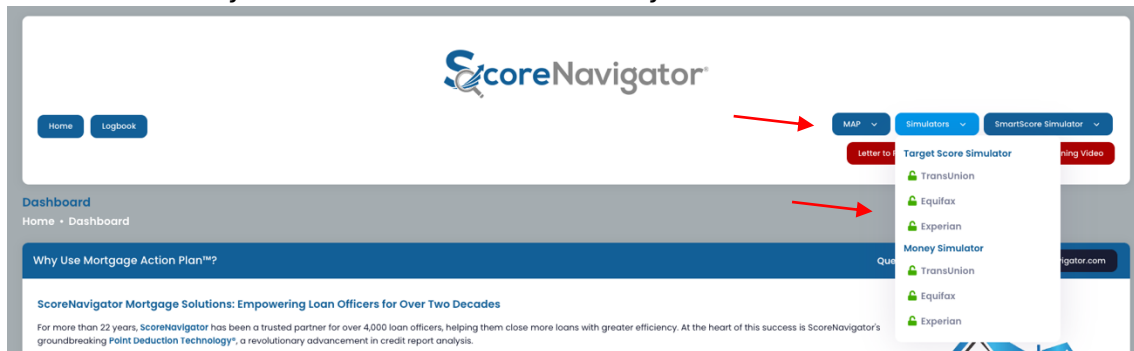
This product will no longer be accessible for this credit report after 29 days

Navigating and Re-Accessing the ScoreNavigator Platform

1. Congratulations you've officially ordered one of the ScoreNavigator products! Once ordered you will automatically be redirected into the ScoreNavigator online platform. On the top right-hand side you will see a MAP button, a Simulators button and a SmartScore Simulator button in Blue. You will also see a couple other buttons in Red for continuing education as well as a questions button to send their support team an email.



2. If you ordered the MAP simulator click on MAP, if you ordered the Money and Target Simulator click on Simulators (automatic simulators) and if you ordered the SmartScore Simulator (manual simulator) click on SmartScore Simulator. You will then see a Green unlocked icon within the dropdown next to the bureau(s) you ordered and you can click on which bureau you would like to access.



3. If you need to re-access the ScoreNavigator platform log into the online portal and go to the file and click on ScoreNavigator. From there select the same borrower and product you previously chose (the bureau(s) you already ordered will be grayed out) and then click on the Start ScoreNavigator button. And repeat the steps above.

Bureau

☐ Experian Score not ordered. Both credit report and score are required

☐ TransUnion **+3**

☒ Equifax **+17 (Ordered)**

This product will no longer be accessible for this credit report after 21 days

[Start ScoreNavigator](#) [Cancel](#)

2. MONEY SIMULATOR

- 2.1. The purpose of the Money Simulator is to provide the most efficient allocation of funds to help recover points on the borrower's credit score. It prompts you to enter a dollar amount in the form field and click Run to simulate the results. In this example, we entered a dollar amount of \$2000.
- 2.2. After clicking Run, the Money Simulator generates the fastest and most economical way to allocate funds, along with the Point Deductions that can be recovered.
- 2.3. The Results include the estimated credit score increase, the cost to the borrower for following the recommendations, the potential score, and the best estimated day of the month to pull credit, all based on implementing the suggested actions.

The screenshot shows the ScoreNavigator Money Simulator interface. At the top, there's a navigation bar with 'Home' and 'Logbook' buttons, and a dropdown menu with 'MAP', 'Simulators', and 'SmartScore Simulator'. Below this, the 'Money Simulator' section is active. It features a 'Credit Score' gauge showing 659, a 'Point Deduction Technology*' gauge showing 131, and a 'Contact Info' section with 'Personal' and 'Contact' tabs. The 'Personal Info' tab is selected, showing Member ID, Name, E-Mail, and Phone. Below this, there's a 'Money Simulator' section with a description and a 'How To Use' section with three steps: 1. Enter a dollar amount in the field (labeled 'ie. 500'), 2. Click 'Run' to Simulate your Results, and 3. Follow Recommendations to maximize credit scores. A red arrow points to the 'Run' button, labeled '2.1'.

2.2

The screenshot shows the 'Results - Money Simulator' page. It features a table titled 'The Following Actions Are Recommended' with columns for the action and the points gained. The actions include: 1. Use your CHASE (#####2196) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 5 months without usage. Also, request CHASE to report actual credit limit which could result in 20 points. 2. Examine CREDITONEBANK (#####7627) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$807 by the 20th of the month could result in 24 points. Going forward, its best to make payment by the 27th of the month and to keep the balance below \$280. 3. Examine CITI CARDS (#####xxxxx) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$430 by the 4th of the month could result in 21 points. Going forward, its best to make payment by the 11th of the month and to keep the balance below \$40. 4. Examine SYNCB/CAREER (#####5801) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$35 by the 7th of the month could result in 9 points. Going forward, its best to make payment by the 14th of the month and to keep the balance below \$120. 5. Examine CAPITAL ONE (#####758) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$440 by the 21st of the month could result in 9 points. Going forward, its best to make payment by the 28th of the month and to keep the balance below \$160. 6. Examine BARCLAYS CB US (#####1199) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$172 by the 17th of the month could result in 6 points. Going forward, its best to make payment by the 24th of the month and to keep the balance below \$232. Below the table, there's a thumbs up icon and a large '89 PTS' score. A red arrow points to the '89 PTS' score, labeled '2.3'. Below this, there's a 'Potential Score Change' section with the text: 'Your credit score will likely increase by 89 points and cost you \$1864. Potential Score using these recommendations - 748. The best estimated day of the month to have your credit pulled - 29th.*' and a footnote: '* The estimated date is based upon following the above action steps.'