



# Master the Mortgage Game!



**NO monthly fees**  
**NO contract required**  
**NO minimum requirements**



## Manual Simulator:

Provides potential points gained or lost from specific actions and is a great way to understand more about how certain actions will impact credit scores.

After you select Manual Simulator and which bureau or bureaus you want to order it on you will have access to manually test scenarios. For each account it will tell you whether you will gain or lose points, so you can provide your borrower with the best plan.

Once completed, the system will generate an action plan for your selections to increase the credit score 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 Manual 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, Manual 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**

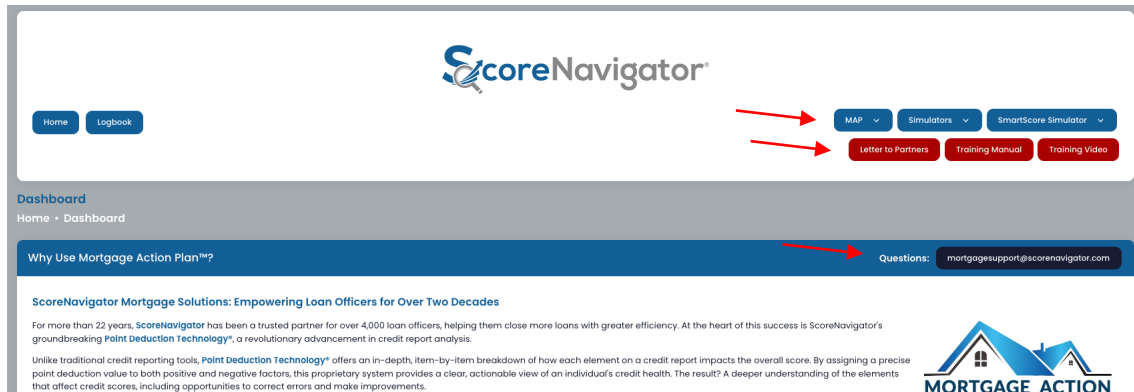
☒ Equifax **+17**

☐ Pay by credit card

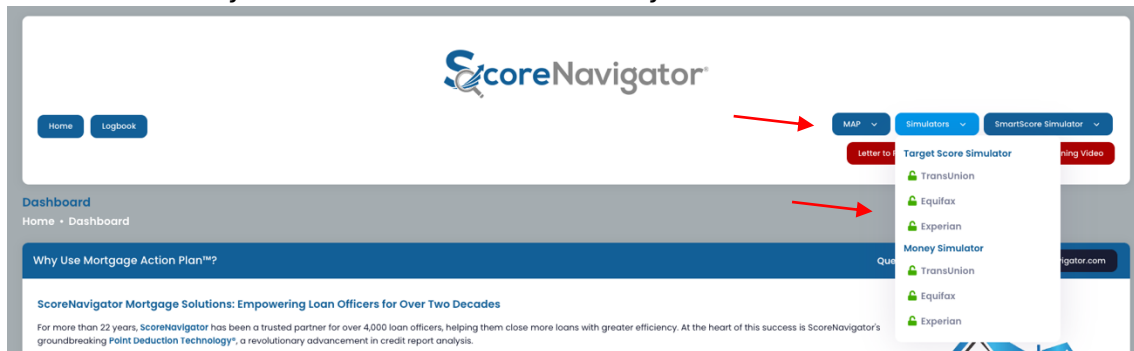
This product will no longer be accessible for this credit report after 29 days

## 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](#)

## 1. SMARTSCORE SIMULATOR

- 1.1. The SmartScore Simulator allows you to build and also correct your credit data testing to gain valuable points. The SmartScore Simulator will also show you how many points you may lose by making the wrong decisions.
- 1.2. Modify one or more fields of data. Click Run to simulate your results. Then follow the Recommendations to maximize credit scores.
- 1.3. The information included in the simulator are as follows:
  - Creditor
  - Account #
  - Date Opened
  - Date Reported
  - Credit Limit
  - Responsibility (Individual, Joint, Authorized User)
  - Balance
  - Past Due
  - Credit Utilization (in red or green)
  - Lates
  - Current Status
  - Point Deductions
  - Account Information Disputed by Customer (comments)
  - The date in which the account is scheduled to be removed from the credit report

1.3

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	1100 -	38%	<div></div> 0 / 0 / 0 PAY AS AGREED	12 pts ^
CAPITAL ONE #####8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	1860 -	93%	<div></div> 0 / 0 / 0 PAY AS AGREED	21 pts ^
CHASE #####2199	01/23/2022 08/17/2024	0 INDIVIDUAL	0 -	100%	<div></div> 0 / 0 / 0 PAY AS AGREED	20 pts ^
CITI CARDS #####xxxx	08/09/2023 08/11/2024	500 AUTH USER	450 -	90%	<div></div> 0 / 0 / 0 PAY AS AGREED	21 pts ^
SYNCB/CARECR #####5801	01/14/2023 08/14/2024	1500 INDIVIDUAL	1100 -	73%	<div></div> 0 / 0 / 0 PAY AS AGREED	21 pts ^

Negative - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK #####7627	04/07/2023 08/19/2024	800 INDIVIDUAL	871 \$0	109%	<div></div> 1 / 1 / 0 PAY AS AGREED	31 pts ^

Comments

☐ Comment: ACCOUNT INFORMATION DISPUTED BY CONSUMER

Account is scheduled to be removed on: 08/2031

1.3

- 1.4. In the example below, the fields **outlined in red** indicate the changes made. The results are shown on the right which include the potential score change, how much it will cost the borrower, and the best estimated day of the month to have their credit pulled.
- BARCLAYS CR US: Credit Limit was changed from 2900 to 5000. The Balance was changed from 1100 to 800.
  - CHASE: Credit Limit was changed from 0 to 3000.
  - CREDITONEBNK: Status was changed to DELETE.

Notice: Click the **Reset Values** button to clear all temporary values.

**NEW ACCOUNTS**

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	5000 INDIVIDUAL	800 -	38%	0 / 0 / 0 PAY AS AGREED	12 pts
CAPITAL ONE #####8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	1880 -	93%	0 / 0 / 0 PAY AS AGREED	21 pts
CHASE #####2199	01/23/2022 06/17/2024	3000 INDIVIDUAL	0 -	100%	0 / 0 / 0 PAY AS AGREED	20 pts
CITI CARDS #####xxxx	08/09/2023 08/11/2024	500 AUTH USER	450 -	90%	0 / 0 / 0 PAY AS AGREED	21 pts
SYNCR/CARECR #####5801	01/14/2023 08/14/2024	1500 INDIVIDUAL	1100 -	73%	0 / 0 / 0 PAY AS AGREED	21 pts

Negative - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK #####7627	04/07/2023 09/19/2024	800 INDIVIDUAL	871 \$0	109% DELETE	1 / 1 / 0 PAY AS AGREED	31 pts

**Recommended Actions**

- ⚡ Paying \$300 (balance to \$800) on BARCLAYS CR US #####1199 by the 17th of the month.
- ⚡ Setting credit limit to \$5000 on BARCLAYS CR US #####1199.
- ⚡ Setting credit limit to \$3000 on CHASE #####2199.
- ⚡ Deleting CREDITONEBNK #####7627 from credit bureau.

**Potential Score Change**

Your credit score will likely increase by **83 points** and cost you **\$300**.

**83 pts**

**Potential Score**

**742**

The best estimated day of the month to have your credit pulled - **25th\***

\* The estimated date is based upon following the above action steps.

- 1.5. To **reset the values** in the fields outlined in red, click on Reset Values.

SmartScore Simulator

Add Account Reset Values

Notice: Click the **Reset Values** button to clear all temporary values.

**NEW ACCOUNTS**

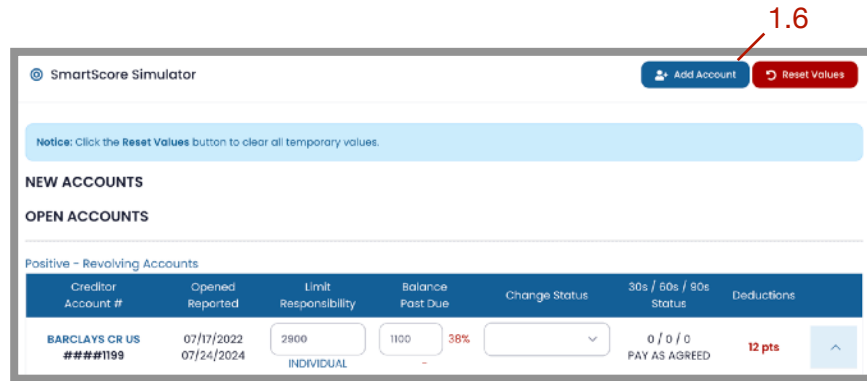
**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	5000 INDIVIDUAL	800 -	38%	0 / 0 / 0 PAY AS AGREED	12 pts

1.5

- 1.6. To **add a new account**, click on Add Account.
- 1.7. Choose the Account Type, Responsibility, and enter the Credit Limit and Initial Balance. You can add up to three new accounts. Once complete, click Submit Account. After returning to the SmartScore Simulator page, click Run to simulate how adding these accounts will impact the scores.



SmartScore Simulator

Notice: Click the **Reset Values** button to clear all temporary values.

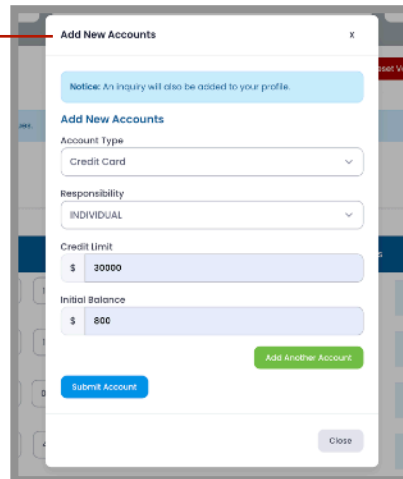
**NEW ACCOUNTS**

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Charge Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	1100 38%		0 / 0 / 0 PAY AS AGREED	12 pts

1.7



Add New Accounts

Notice: An inquiry will also be added to your profile.

**Add New Accounts**

Account Type  
Credit Card

Responsibility  
INDIVIDUAL

Credit Limit  
\$ 30000

Initial Balance  
\$ 800

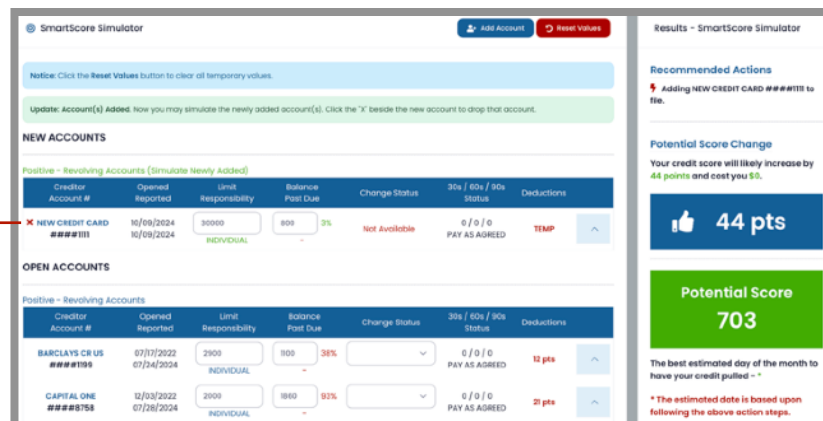
Add Another Account

Submit Account

Close

- 1.8. The results will appear on the right, showing the potential score change and the associated cost for the borrower.
- 1.9. To drop this account from the simulator, simply click on the **red 'x'** to the left of the account.

1.9



SmartScore Simulator

Notice: Click the **Reset Values** button to clear all temporary values.

Update: Account(s) Added: Now you may simulate the newly added account(s). Click the 'X' beside the new account to drop that account.

**NEW ACCOUNTS**

Positive - Revolving Accounts (Simulate Newly Added)

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Charge Status	30s / 60s / 90s Status	Deductions
X NEW CREDIT CARD #####1111	10/09/2024 10/09/2024	30000 INDIVIDUAL	800 3%	Not Available	0 / 0 / 0 PAY AS AGREED	TEMP

**OPEN ACCOUNTS**

Positive - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Charge Status	30s / 60s / 90s Status	Deductions
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	800 38%		0 / 0 / 0 PAY AS AGREED	12 pts
CAPITAL ONE #####8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	980 92%		0 / 0 / 0 PAY AS AGREED	21 pts

**Results - SmartScore Simulator**

**Recommended Actions**

- Adding NEW CREDIT CARD #####1111 to file.

**Potential Score Change**

Your credit score will likely increase by 44 points and cost you \$0.

**44 pts**

**Potential Score**

**703**

The best estimated day of the month to have your credit pulled - \*

\* The estimated date is based upon following the above action steps.

1.8

- 1.10. To **change the status** of an account, click on the Change Status dropdown, make your selection, and then click Run to simulate the changes. See below for the selections available.

### OPEN ACCOUNTS

- a. For **Positive - Revolving Accounts**, you may select: Recent Late or Close.
- b. For **Negative - Revolving Accounts**, you may select: Pay As Agreed or Delete.
- c. For **Positive - Auto Accounts**, you may select: Recent Late or Close.
- d. For **Authorized User Account**, you may select Remove Auth User.

### CLOSED ACCOUNTS

- e. For **Positive - Revolving Accounts**, you may select: Recent Late.
- f. For **Collection Accounts**, you may select: Delete.

1.10

Positive - Revolving Accounts							
Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions	
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	1100 -	38% ✓ RECENT LATE CLOSE	0 / 0 / 0 PAY AS AGREED	12 pts	^
CAPITAL ONE #####8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	1860 -	93%	0 / 0 / 0 PAY AS AGREED	21 pts	^
CHASE #####2199	01/23/2022 08/17/2024	0 INDIVIDUAL	0 -	100%	0 / 0 / 0 PAY AS AGREED	20 pts	^
CITI CARDS #####xxxx	08/09/2023 08/11/2024	500 AUTH USER	450 -	90%	0 / 0 / 0 PAY AS AGREED	21 pts	^
SYNCB/CARECR #####5801	01/14/2023 08/14/2024	1500 INDIVIDUAL	1100 -	73%	0 / 0 / 0 PAY AS AGREED	21 pts	^

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions	
BARCLAYS CR US #####1199	07/17/2022 07/24/2024	2900 INDIVIDUAL	1100 -	38%	0 / 0 / 0 PAY AS AGREED	12 pts	^
CAPITAL ONE #####8758	12/03/2022 07/28/2024	2000 INDIVIDUAL	1860 -	93%	0 / 0 / 0 PAY AS AGREED	21 pts	^
CHASE #####2199	01/23/2022 08/17/2024	0 INDIVIDUAL	0 -	100%	0 / 0 / 0 PAY AS AGREED	20 pts	^
CITI CARDS #####xxxx	08/09/2023 08/11/2024	500 AUTH USER	450 -	90%	0 / 0 / 0 PAY AS AGREED	21 pts	^
No Comments							
SYNCB/CARECR #####5801	01/14/2023 08/14/2024	1500 INDIVIDUAL	1100 -	73%	0 / 0 / 0 PAY AS AGREED	21 pts	^

1.10, d.

1.11. To **delete the dispute comment**, open the account by clicking on the blue toggle icon to the right of the icon, and click on the checkbox next to the comment. Then hit Run to simulate.

Negative - Revolving Accounts

Creditor Account #	Opened Reported	Limit Responsibility	Balance Past Due	Change Status	30s / 60s / 90s Status	Deductions
CREDITONEBNK #####7627	04/07/2023 08/19/2024	800 INDIVIDUAL	871 109% \$0	<div>▼</div>	1 / 1 / 0 PAY AS AGREED	31 pts <div>^</div>

Comments

☒ **Comment:** ACCOUNT INFORMATION DISPUTED BY CONSUMER

Account is scheduled to be removed on: 08/2031

1.10

1.10