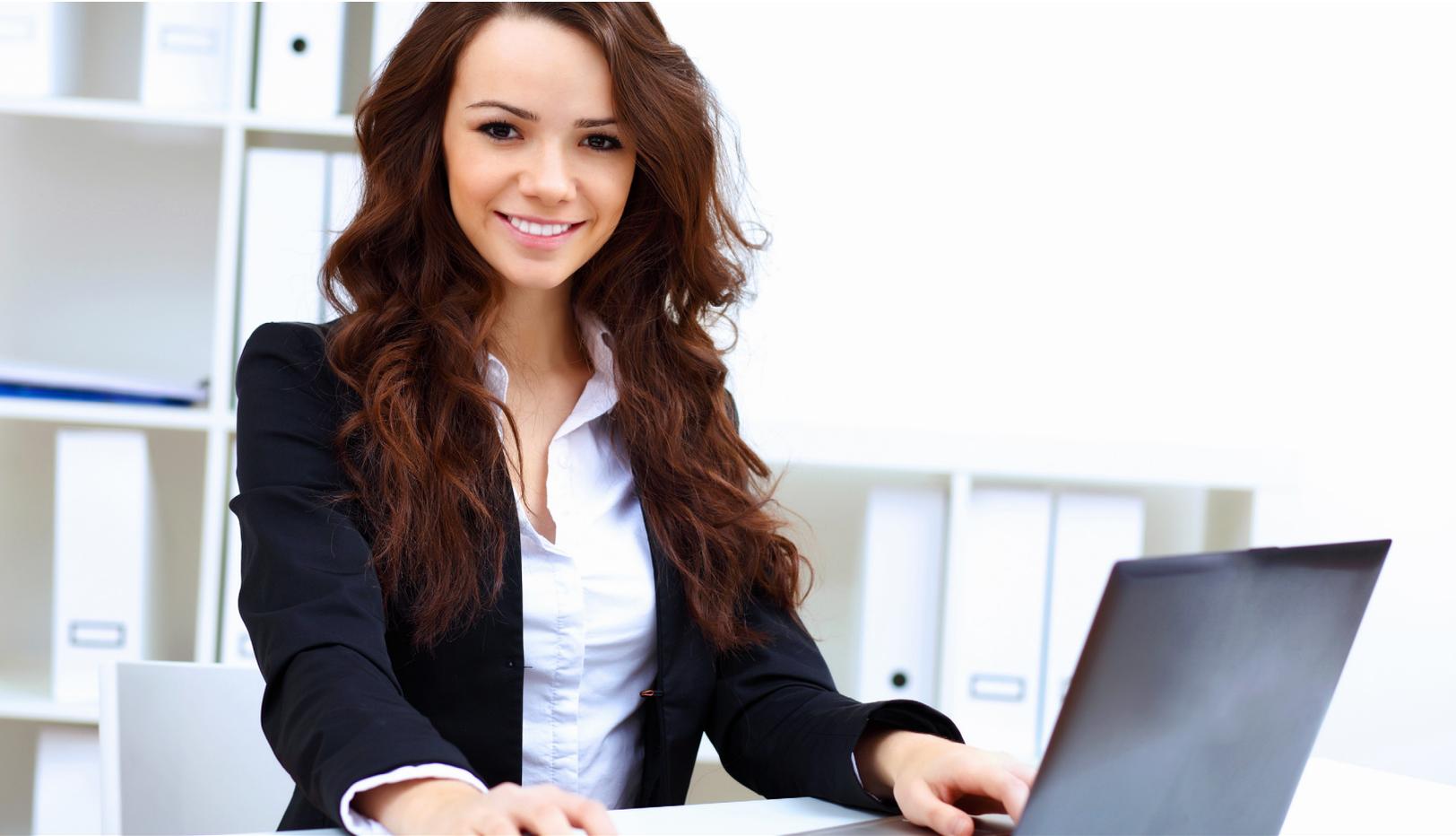


HOW-TO GUIDE



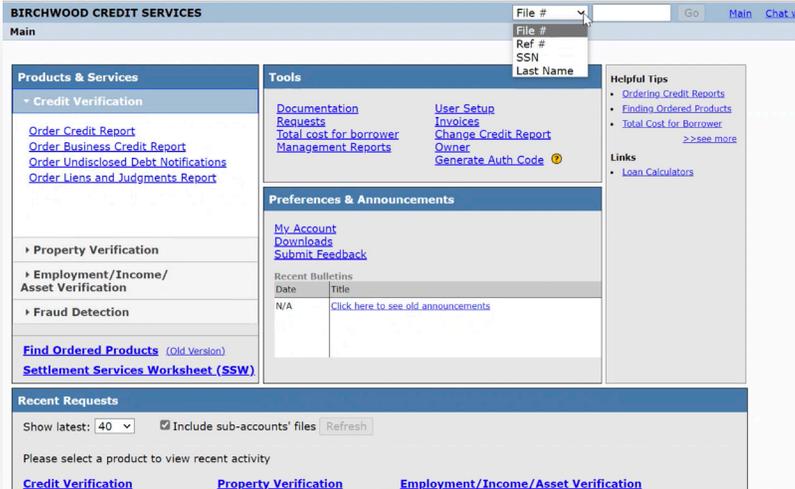
## How to Use CreditXpert® Tools



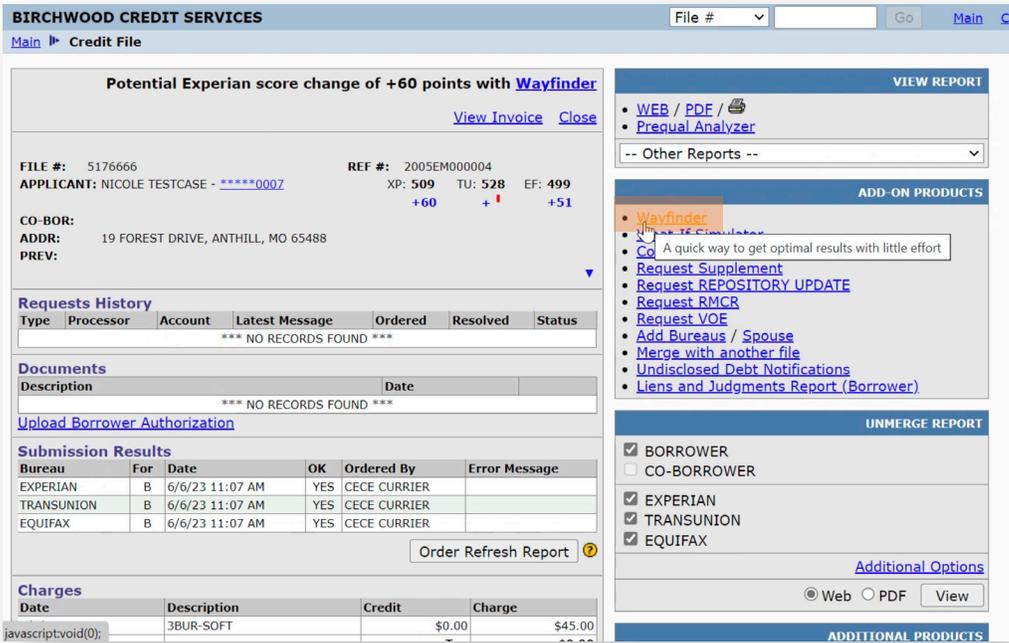
**Birchwood**  
CREDIT SERVICES, INC.

# How to Use CreditXpert® Wayfinder™

**Step One:** Find the file by using the search bar at the top of the screen.



**Step Two:** On the right hand side, select **Wayfinder**.



# How to Use CreditXpert® Wayfinder™

**Step Three:** Select the bureau you want to run Wayfinder on and hit the **Order** button.

**Wayfinder Order Options**

**Applicant**

Borrower (NICOLE TESTCASE)

Co-Borrower

**Bureau** 

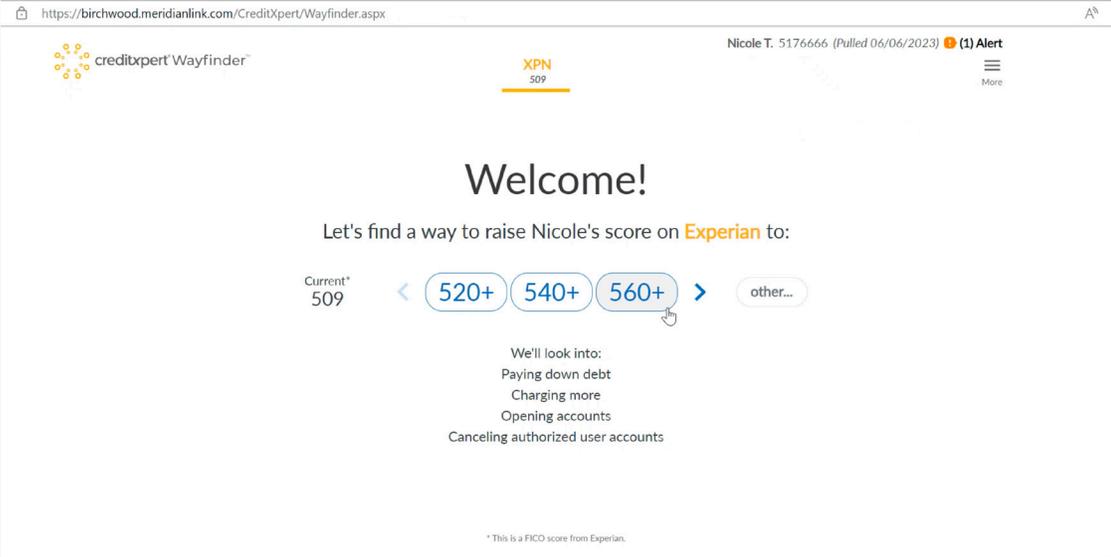
Experian **+60**

TransUnion **+60**

Equifax **+51**

This product will no longer be accessible for this credit report after 22 days

**Step Four:** Select the score you are hoping to achieve.



The screenshot shows the CreditXpert Wayfinder web application. At the top, the URL is <https://birchwood.meridianlink.com/CreditXpert/Wayfinder.aspx>. The user is logged in as Nicole T. 5176666 (Pulled 06/06/2023) with a (1) Alert. The current credit score is XPN 509. The main heading is "Welcome!" and the goal is to find a way to raise Nicole's score on Experian. The current score is 509, and the target score is 560+. The interface shows a navigation bar with "520+", "540+", "560+", and "other...". Below this, it lists actions to look into: "Paying down debt", "Charging more", "Opening accounts", and "Canceling authorized user accounts". A footnote states: "\*This is a FICO score from Experian."



# How to Use CreditXpert® Wayfinder™

## Step Five: Click **See Details**.

The screenshot shows the CreditXpert Wayfinder interface. At the top, the URL is <https://birchwood.meridianlink.com/CreditXpert/Wayfinder.aspx>. The user's name is Nicole T. 5176666 (Pulled 06/06/2023) with a score of 509 and an alert icon. The main content area features a large circular graphic with '94%' and 'likely' below it. To the right, a yellow warning box says 'Score may drop soon! See details >'. Below the score, it lists: 'using \$3,664 total\*', 'pay down 6 accounts', and 'finish ASAP'. At the bottom, there are two buttons: 'SEE DETAILS' (highlighted with a mouse cursor) and 'TRY OTHER OPTIONS'. A small note at the bottom reads '\*Cash total is only an estimate.'

## Step Six: Here are the actions for the consumer to take to achieve the potential score.

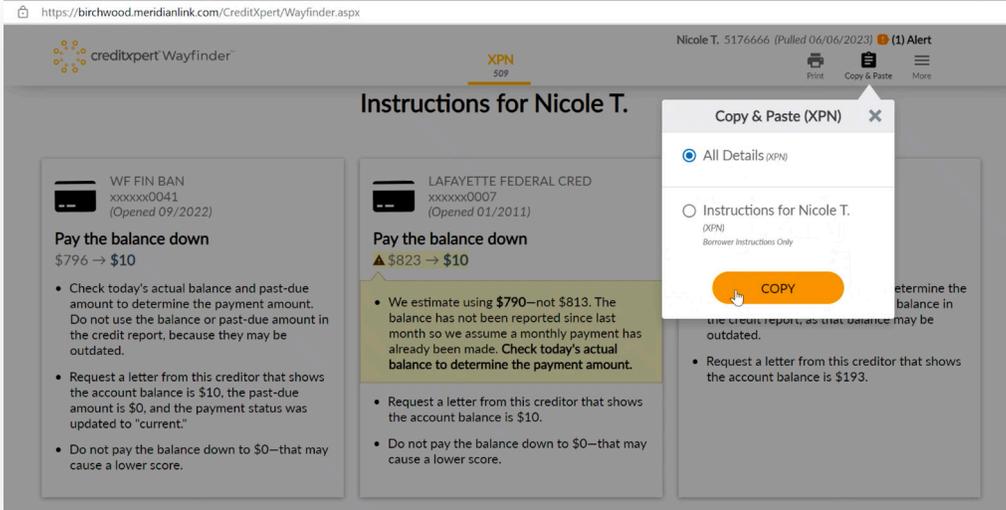
The screenshot shows the 'Instructions for Nicole T.' section of the CreditXpert Wayfinder. It lists three creditors with specific instructions:

- WF FIN BAN** (xxxxxx0041, Opened 09/2022):
  - Pay the balance down \$796 → \$10
  - Check today's actual balance and past-due amount to determine the payment amount. Do not use the balance or past-due amount in the credit report, because they may be outdated.
  - Request a letter from this creditor that shows the account balance is \$10, the past-due amount is \$0, and the payment status was updated to "current."
  - Do not pay the balance down to \$0—that may cause a lower score.
- LAFAYETTE FEDERAL CRED** (xxxxxx0007, Opened 01/2011):
  - Pay the balance down ▲ \$823 → \$10
  - We estimate using \$790—not \$813. The balance has not been reported since last month so we assume a monthly payment has already been made. Check today's actual balance to determine the payment amount.
  - Request a letter from this creditor that shows the account balance is \$10.
  - Do not pay the balance down to \$0—that may cause a lower score.
- CAP ONE BK** (xxxxxx0033, Opened 10/2018):
  - Pay the balance down \$338 → \$193
  - Check today's actual balance to determine the payment amount. Do not use the balance in the credit report, as that balance may be outdated.
  - Request a letter from this creditor that shows the account balance is \$193.

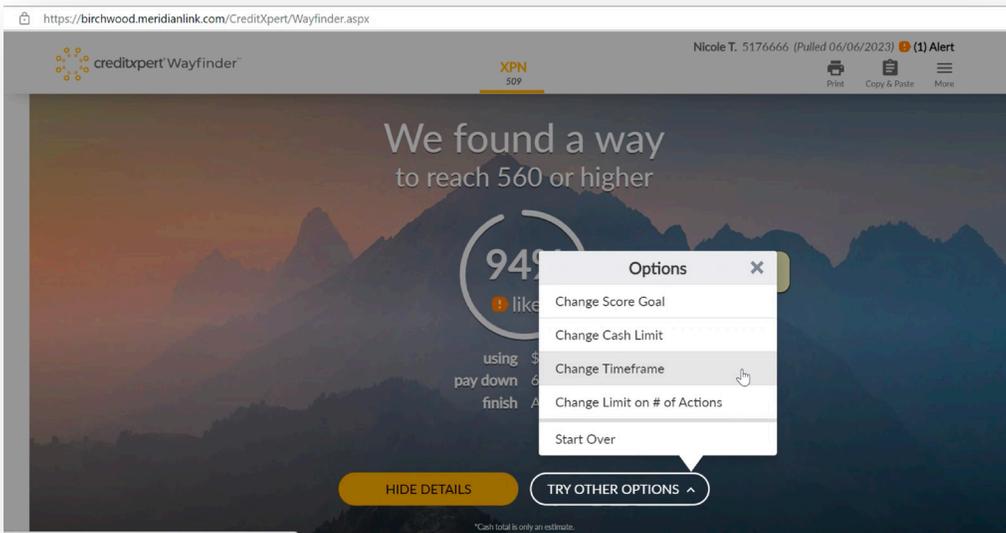


# How to Use CreditXpert® Wayfinder™

**Step Seven:** Select **Copy and Paste** to share the actions with your borrower.

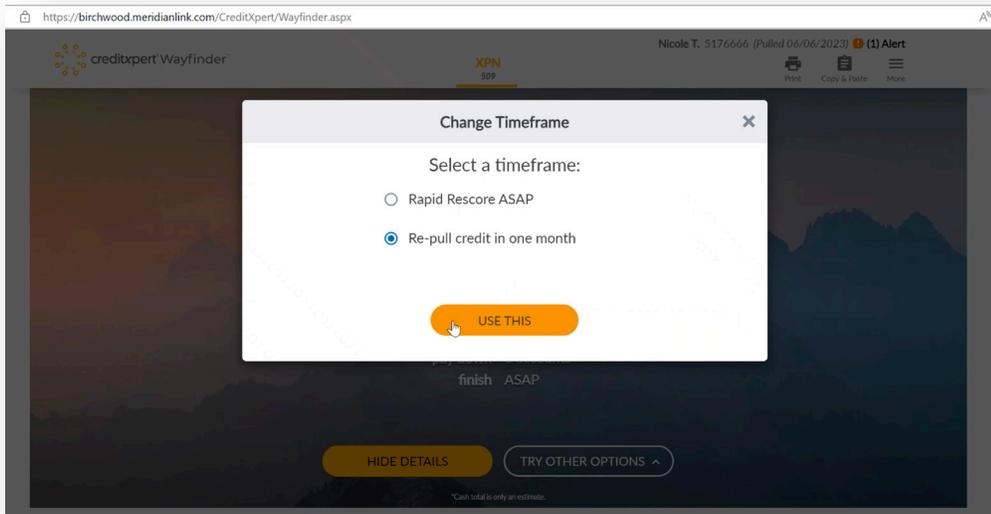


**Step Eight:** If you would like to run the simulator in a planning mode, you can select **Try Other Options** and **Change Timeframe**.



# How to Use CreditXpert® Wayfinder™

**Step Nine:** Selecting **Re-pull credit in one month** will give the borrower a plan to follow, then simply re-pull credit instead of doing a rapid rescore.



# How to Use CreditXpert® What-If Simulator™

## Step One: Select **What-If Simulator**.

The screenshot shows the 'BIRCHWOOD CREDIT SERVICES' interface. The main content area displays 'Potential Experian score change of +60 points with Wayfinder'. Below this, there are sections for 'Requests History', 'Documents', and 'Submission Results'. The 'Submission Results' table shows three bureaus: Experian, TransUnion, and Equifax, all with a status of 'OK'. On the right side, the 'VIEW REPORT' section is visible, and in the 'ADD-ON PRODUCTS' section, 'What-If Simulator' is highlighted in orange. Other products listed include 'Request REPOSITORY UPDATE', 'Request RMCB', 'Request VOE', 'Add Bureau / Spouse', 'Merge with another file', 'Undisclosed Debt Notifications', and 'Liens and Judgments Report (Borrower)'. The 'UNMERGE REPORT' section has checkboxes for 'BORROWER', 'CO-BORROWER', 'EXPERIAN', 'TRANSUNION', and 'EQUIFAX', with 'EXPERIAN', 'TRANSUNION', and 'EQUIFAX' checked. At the bottom, there are 'Additional Options' for 'Web' (selected) and 'PDF', and a 'View' button.

## Step Two: Select the bureaus you want to run the product on and select **Order**.

The screenshot shows the 'What-If Simulator Order Options' dialog box. It has a title bar and a close button. The 'Applicant' section has radio buttons for 'Borrower (NICOLE TESTCASE)' (selected) and 'Co-Borrower'. The 'Bureau' section has radio buttons for 'Experian', 'TransUnion', and 'Equifax', with 'Equifax' selected. Below the radio buttons, there is a note: 'This product will no longer be accessible for this credit report after 22 days'. At the bottom of the dialog, there are 'Order' and 'Cancel' buttons. Below the dialog, there is a disclaimer section with the 'CREDIT ASSURE' logo and text: 'CREDIT ASSURE A SERVICE OF CREDITXPRT INC. CreditXpert™ products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.'



# How to Use CreditXpert® What-If Simulator™

**Step Three:** Simulate different actions like paying down balances, increasing credit limits, deleting accounts, and more.

The screenshot shows the CreditXpert What-If Simulator interface. At the top, the current score is 499 and the forecast is 502. A table of accounts is displayed with columns for Account, Opened, High Credit, Balance, Utilization, Type, and Status. The GEMB/JCP account is highlighted with a red 'x' icon and a 'Close' button. A 'START OVER' button is visible on the right side of the table.

Account	Opened	High Credit	Balance	Utilization	Type	Status
Federal Ct P000001-DSP-10/17	01/2017				Ch 7 bankruptcy	Discharged
COUNTRYWID xxxxxx0040	06/2022	166,300	164,834		Installment	Paid as agreed
WFFINACPT xxxxxx0038	01/2022	37,133	34,093		Installment	Paid as agreed
LAFAYT FCU xxxxxx0007 CLOSED	01/2011	1,500	823	55%	Revolving	Paid as agreed
WF FIN BNK xxxxxx0041 CLOSED	09/2022	500	796	159%	Revolving	120 days late
GEMB/JCP xxxxxx0039	03/2022	1,000	755	76%	Revolving	Paid as agreed
CITIFINANC xxxxxx0022 CLOSED	11/2014	739	739	100%	Revolving	Ch 13 bankruptcy
SOANB/FBUG xxxxxx0025	09/2015	1,200	730	61%	Revolving	Paid as agreed

**Step Four:** You can also simulate adding new accounts.

The screenshot shows the CreditXpert What-If Simulator interface with a modal window titled "Add a new account" open. The modal window has fields for "Add a new:", "Credit limit:", and "Starting balance:". A dropdown menu is open under "Add a new:", showing options: "Credit card", "Authorized user account", "Other revolving", "Auto loan", "Mortgage loan", "Student loan", and "Other installment". The "Credit card" option is selected. The "Simulate" and "Cancel" buttons are visible at the bottom of the modal. The background interface shows the current score of 499 and a forecast of 502, with a table of accounts and a "START OVER" button.



# How to Use CreditXpert® What-If Simulator™

**Step Five:** The tool will tell you the potential score change after taking those actions.

The screenshot shows the CreditXpert What-If Simulator interface. At the top, the current score is 499 and the forecast score is 502. A table of accounts is displayed below, with the following data:

Account	Opened	High Credit	Balance	Utilization	Type	Status
Federal Ct P000001-DSP-10/17	01/2017				Ch 7 bankruptcy	Discharged
COUNTRYWID xxxxxx0040	06/2022	166,300	164,834		Installment	Paid as agreed
WFFINACPT xxxxxx0038	01/2022	37,133	34,093		Installment	Paid as agreed
LAFAYT FCU xxxxxx0007	01/2011	1,500	823	55%	Revolving	Paid as agreed
WF FIN BNK xxxxxx0041	09/2022	500	796	159%	Revolving	120 days late
GEMB/JCP xxxxxx0039	03/2022	1,000	0	0%	Revolving	Paid as agreed
CTIFINANC xxxxxx0022	11/2014	739	739	100%	Revolving	Ch 13 bankruptcy
SOANB/FBUG xxxxxx0025	09/2015	1,200	730	61%	Revolving	Paid as agreed

A pop-up window on the right side of the screen displays a message: "Change the balance to \$0 on the GEMB/JCP account (# xxxxxx0039, opened 03/2022). Requires: \$755. Total: \$755. Add a new account".

**Step Six:** Share the plan by selecting **Print** at the top of the screen.

The screenshot shows the CreditXpert What-If Simulator interface with the "Print" menu open. The menu options are:

- Actions for Borrower
- Actions w/ Full Account List

A "Print" button is visible at the bottom of the menu. The background interface shows the same score change and account table as in the previous screenshot.

