

Encompass - User Guide ScoreNavigator, Inc

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Encompass - User Guide ScoreNavigator, Inc

1. About ScoreNavigator, Inc.

For over 22 years, the team at ScoreNavigator has helped over 4000 loan officers to close more loans.

ScoreNavigator's **Point Deduction Technology**® is nothing short of a paradigm shift in credit report analysis. This proprietary technology employs a sophisticated algorithm that goes beyond the surface-level assessment of credit reports, offering a granular analysis of each item's impact on the overall credit score. By assigning a point deduction value to both positive and negative report items, it provides users with a clear, numerical understanding of what's affecting their credit and how.

The application of **Point Deduction Technology**® enables ScoreNavigator to deliver a level of detail in credit report analysis that is unparalleled. This analytical depth allows users to identify specific factors influencing their credit scores, including errors or discrepancies that could be rectified to improve their credit standing. Unlike conventional credit reporting services, which often leave consumers guessing the impact of individual report items, ScoreNavigator demystifies credit scores through transparency and precision.

For loan officers, the **Mortgage Action Plan**[™] is a transformative tool that enhances the efficiency and effectiveness of the mortgage pre-approval process. It serves as a digital consultant, offering insights that enable loan officers to make informed decisions quickly. By having access to a detailed analysis of an applicant's credit health, loan officers can easily identify viable candidates for mortgage approval, thereby streamlining the qualification process.

This plan significantly boosts the qualification rates of clients by providing a clear blueprint for credit improvement. Loan officers can guide their clients through the recommended steps, fostering a collaborative relationship that extends beyond mere transactional interactions. This collaborative approach not only enhances client satisfaction but also contributes to a higher success rate in mortgage applications.

Moreover, the efficiency gained through this process allows loan officers to manage their time and resources more effectively. By reducing the amount of time spent on each application, loan officers can focus on delivering personalized service to a larger client base. This not only improves productivity but also enhances the overall customer experience, setting the stage for increased referrals and a stronger reputation in the competitive mortgage industry.

2. ScoreNavigator Ordering

ScoreNavigator is currently available to **Encompass** users that have pulled a credit report from one of the integrated Credit Repositories on their borrower(s). If you have a recently request report from one of these partners, please continue reading to see how to **Access ScoreNavigator Using Encompass**.

3. Accessing ScoreNavigator Using SmartClient

If you have not already requested analyzation by **ScoreNavigator**, click the **Services** tab and choose **Order Additional Services**.

		2000 Automa 2000					
Home Pipeline Loan Trac	des Contac	ts Dashboard Reports					
8 Borrowers Suzi Builder		~ 2					Search AlReps 🚺 @fotblar 🚽 🖶 🗶
۵		1 st Loan #: TEST240400068 Loan Amount:	LTV: // DTI: /	Rate:	Est Closing Date: //	V Archived	
Alerts & Messages Log	B	Submittal Worksheet					
At App Disclosure Requirements eConsent Not Yet Received	04/23/24 04/23/24	Loan Officer Loan Processor Underwriter	୍କ ପ୍ର ପ୍ର	Days to Finish -53 05/03/2	2024 01:16 PM 🗸 Change Milestone Date		
		Documents			eFolder	Tasks	Task List
Forms Tools Services		*					
Order Flood Certification						4	
» Order Title & Closing		Required Fields			Field Summary	, Milestone Comments	Date Stamp Show All
» Order Doc Preparation							
» Register MERS							
» Order AVM							
» Order Mortgage Insurance							
Order Fraud/Audit Services							
Request HMDA Management	_						
» Order Additional Services							
Order Verifications							
> Submt Investors							
Submt Warehouse Lenders							
C							

If you have never used ScoreNavigator, you should find ScoreNavigator under **All Providers**. Once you use ScoreNavigator once, you may have ScoreNavigator show up under **My Providers** as a shortcut to the service.

4. Accessing ScoreNavigator Using Encompass Web

The ScoreNavigator App is available via the **Encompass Web** and **SmartClient** interfaces. The following screenshots are from the Encompass Web version.

From your **Pipeline**, click on a loan to open that loan.

Encompass	<u>PIPELINE</u> > LOAN							02
OANS TASKS								
Super Administrator	r - Default View \sim 23 Los	ins					New Loan	0 1 🔻
Loans - All Loans Loan	Folder V Pipeline							1
ALERTS MESSAGES LINKED	LOAN # BORROWER NA LOAN AM	T LOAN OFFICER NAME	LOAN PROCESSOR NAME	CURRENT LOAN TEAM MEMBER	LAST FINISHED MILESTONE	NEXT EXPECTED MILESTONE	NEXT EXPECTED MILESTONE DATE	SUBJ
1	TEST				Started	Processing	2/17/2024	1
2	TEST America, Andy				Started	Processing	4/21/2024	1
2	TEST America, Andy				Started	Processing	4/21/2024	1
2	TEST America, Andy				Started	Processing	4/27/2024	1
2	TEST Builder, Suzi				Started	Processing	4/26/2024	1
2	TEST Customer, Ken				Started	Processing	4/25/2024	1
2	TEST Firstimer, Dad				Started	Processing	4/22/2024	1
7	TEST Firstimer, Dad	Kat Willis			Started	Processing	4/13/2024	1
20	TEST Homeowner, John	Tara Hrdlicka			Started	Processing	4/13/2024	1
2	TEST Homeowner, John				Started	Processing	4/22/2024	1

Once the loan is loaded and you have already pulled credit, you may go to Services on the right-hand side of the page, then click **All Services**.

5. Ordering ScoreNavigator Service via Encompass Web

If you have not already requested analyzation by ScoreNavigator, click the **Order Service** button on the top right of the **All Services** pane.

E51240400068	Suzi Builde	er ~ 1								🕒	Seve
C 625 Mid-FICO	Ro S	Subject Property \$0.00 erty Type I Occupancy Estimated Value	0.000% Note Rate	Not Locked	No Loan Program Amortization	\$0.00 Total Loan Amount	0.000 / 0.000 DTI	0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose Lien Position	MM/DD/YYYY Est Closing Date	💄 FS: Admin User
Notifications	>		Orders							_	Order Servic
Forms	5										
eFolder		Additional Services									
Conditions		Credit									
Services											
II Services											
Center											

If you have already had ScoreNavigator analyze your loans data, click the **icon** below to relaunch your previous results.



Once you click Order Service at the top, you will have a list of Categories and Providers. ScoreNavigator is listed under the **Additional Services** category. The Provider Name will be **ScoreNavigator**.

🛃 Encompass'	PIPELINE > LOAN										오 🖽 🕐 옫
TEST240400068 St	izi Builder 🗸 [🗉									🕒	Save X
C 625 Mid-FICO	No Subject Property Property Type I Occupancy	\$0.00 Estimated Value	0.000% Note Rate	Not Lock	sed No Loan Program Amortization	\$0.00 Total Loan Amount	0.000 / 0.000 DTI	0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose Lien Position	MM/DD/YYYY Est Closing Date	🚨 FS: Admin User 💙
P Notifications	> All Servic	os 2 Service	Orders) 1= Order Service
Forms	>										
E eFolder	Additional S	Services			Order Service			×			
Conditions	Credit										
< 🖨 Services					Categories		Providers ScoreNavigator Test				
All Services											
MI Center Underwriting Center											
Tools	5										
								Next			

Once you click on the **Order Service** button, you will be greeted and the borrowers will be listed on your loan. Click **Analyze with ScoreNavigator** to request ScoreNavigator to fetch and analyze the credit reports of these borrowers.

Scor	eNavigator [.]
	Login Successful
Weld	come Admin User!
Borrower(s): Suzi Builder	Data Provider: Advantage Credit, Inc. Analyze with ScoreNavigator Click just once to analyze all borrowers.
Why Use Mortgage Action Plan™?	
For over 22 years, the team at ScoreNavigator has helped over 40	000 loan officers to close more loans.
ScoreNavigator's Point Deduction Technology® is nothing short of sophisticated algorithm that goes beyond the surface-level assessm credit score. By assigning a point deduction value to both positive ar what's affecting their credit and how.	a paradigm shift in credit report analysis. This proprietary technology employs a nent of credit reports, offering a granular analysis of each item's impact on the overall nd negative report items, it provides users with a clear, numerical understanding of
The application of Point Deduction Technology ® enables ScoreNav analytical depth allows users to identify specific factors influencing f	vigator to deliver a level of detail in credit report analysis that is unparalleled. This their credit scores, including errors or discrepancies that could be rectified to improve which often leave consumers ausesing the impact of individual report items.
ScoreNavigator demystifies credit scores through transparency and p	precision.

Once you click the **Analyze with ScoreNavigator** button, you will see several messages on your screen while the reports are fetched and analyzed. Please wait until all Borrowers have been analyzed before unlocking results.

Score	eNavigator [.]
Welco	ome Admin User!
Borrower(s): Suzi Builder	Data Provider: Advantage Credit, Inc. Analyze with ScoreNavigator Click just once to analyze all borrowers.
Borrower's Credit Data is being analyzed. Wa Page will automatically	it until all Borrowers have been analyzed before unlocking. refresh several times. Please Standby

6. Unlocking Features of ScoreNavigator Analysis

Once the analysis is complete, you will see a ScoreNavigator Preview like shown below. The Preview will show all three credit bureau scores: **TransUnion**, **Equifax**, and **Experian**. You will also see a potential Max Score, if following our Action Steps, Short Term, Long Term, and Immediate Recoverable Points.

From here, you may choose to **Unlock Features** to help maximize your Borrowers' scores. You may unlock **Mortgage Action Plan (M.A.P.)** and / or ScoreNavigator's own **Simulators**: **Target Score Simulator, Money Simulator,** and **Manual Score Simulator**. These options may be unlocked per bureau, or you may be unlocked for all bureaus at once.

More on these in the pages to follow.

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	Suzi Builder		Click	Analyze with Sco just once to anal	preNavigator yze all borrowers	
Transaction ID: Borrower:	8d080f9c-40ab-47a4-8ac5-3e81 SUZI BUILDER	eeae34bc	Analyzation Date: Broker / Lender:	D	2024-06-21 16:4 emo Account - C	5:25 SO #6
Check All Uncheck All Unlock	Bureau	Current Score	Max Score		Action Points	
M.A.P. Simulator:	s TransUnion	619	703	Short Term 54	Long Term 55	Immediate 84
Unlock	Bureau	Current Score	Max Score		Action Points	
M.A.P. Simulator:	EQUIFAX®	630	714	Short Term 54	Long Term 55	Immediate <mark>84</mark>
Unlock	Bureau	Current Score	Max Score		Action Points	
M.A.P. Simulators	s experian.	625	709	Short Term 54	Long Term 54	Immediate 84

7. Using the Mortgage Action Plan (M.A.P.)

7.1. Mortgage Action Plan – Overview

The Mortgage Acton Plan, also known as M.A.P., is a suite of reports that are customized for the lender and loan originator specifically. It contains crucial findings from ScoreNavigator's Point Deduction Technology®, and other proprietary tools with one primary goal.

Mortgage Action Plan[™] takes your borrowers from "Denied" to "Approved" allowing you to Close More Loans!



7.2. Mortgage Action Plan – Navigation

At the top, you have a **Bureaus** dropdown. If you have unlocked a bureau, you may navigate to it here.



At the top, you have a **Simulators** dropdown. If you have unlocked a Simulator any bureau, you may navigate to it here.

Bureaus v	Simulators V		Back Close
	 Target Score Simulator Money Simulator Manual Simulator 	coreNavigator [.]	

7.3. Mortgage Action Plan – Tradeline Report

The M.A.P. Tradeline Report has several detailed documents such as a Complete Tradeline Report with our own Point Deduction Technology®. We also highlight in red where most errors occur on a credit report.

Tradelines		Reco	mmendations		Ŷ	Credit Summo	ary
Tradelines							
Bureau	Current S	core Tar	get Score	Max Score		Action Points	
TransUnion.	619		850	703	Short Term 54	Long Term 55	Immediate 84
Bureau	Current S	core Tar	get Score	Max Score		Action Points	
EQUIFAX®	630		850	714	Short Term 54	Long Term 55	Immediate 84
Bureau	Current S	core Tar	get Score	Max Score		Action Points	
experian.	625		850	709	Short Term 54	Long Term 54	Immediate 84
Tradelines Positive Accounts - OPEN							
Creditor Account #	Opened Reported	DLA	Li T	imit ype	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
ATT UNIVERSAL CARD From Pre****	01/01/2024 03/01/2024	03/01/2024	\$3 RV - PAY	AS AGREED	\$3350	0/0/0	TU EQ EX 20 20 20
BANK OF KENTUCKY From Pre****	02/01/2022 03/01/2024	03/01/2024	\$8 IN - PAY	3823 AS AGREED	\$0	0/0/0	TU EQ EX 0 0 0

The tradelines are organized as follows: Positive Accounts – OPEN, Positive Accounts – CLOSED, Negative Accounts – OPEN, Negative Accounts – CLOSED, Public Records, and Collections.

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	B	urea ducti	u on
ATT UNIVERSAL CARD From Pre****	01/01/2024 03/01/2024	03/01/2024	\$3500 RV - PAY AS AGREED	\$3350	0/0/0	TU 20	EQ 20	E 2
BANK OF KENTUCKY From Pre****	02/01/2022 03/01/2024	03/01/2024	\$8823 IN - PAY AS AGREED	\$0	0/0/0	TU O	EQ 0	E
BANK ONE From Pre****	02/01/2021 03/01/2024	03/01/2024	\$10605 IN - PAY AS AGREED	\$5342	0/0/0	TU O	EQ 0	E
BANK ONE KENTUCKY From Pre****	05/01/2004 03/01/2024	03/01/2024	<mark>\$1443</mark> RV - PAY AS AGREED	\$0	0/0/0	TU O	EQ 0	E
DISCOVER CARD SERVICES From Pre****	11/01/2023 03/01/2024	03/01/2024	\$2000 RV - PAY AS AGREED	\$1800	0/0/0	TU 16	EQ 16	E 1
FIRST USA BANK From Pre****	07/01/2023 03/01/2024	03/01/2024	\$3000 RV - PAY AS AGREED	\$2050	0/0/0	TU 12	EQ 12	E 1
HESS/ CRS From Pre****	06/01/2004 03/01/2024	03/01/2024	\$800 RV - PAY AS AGREED	\$750	0/0/0	TU 6	EQ 6	E
KENTUCKY NATIONAL From Pre****	02/01/2018 03/01/2024	03/01/2024	\$130000 MTG - PAY AS AGREED	\$123773	0/0/0	TU O	EQ 0	E
KENTUCKY TELCO From Pre****	07/01/2022 03/01/2024	03/01/2024	\$480 IN - PAY AS AGREED	\$255	0/0/0	TU O	EQ 0	E

7.4. Mortgage Action Plan – Recommendations

Under the M.A.P. Section, you also have access to our **Recommended Action Steps**. These steps show specific actions that may be taken to retrieve X number of points on your score, if you follow the Recommended Action.

Tradelines		Recommendations	ł.		Credit Summe	ary
ecommendations						
Bureau	Current Score	Target Score	Max Score		Action Points	
TransUnion	619	850	703	Short Term 54	Long Term 55	Immediate 84
lecommendations	our credit scores, you shou	uld follow the below instr	uctions. Please read a	II of the instructions	before proceedir	ng.
Actions - Positive Accounts						
Actions - Positive Accounts Pay Down Balance					P	oints
Actions - Positive Accounts Pay Down Balance HESS/ CRS From Pre****					P. 6 t	oints points
Actions - Positive Accounts Pay Down Balance HESS/ CRS From Pre**** Examine HESS/ CRS (#From Pre****) to r \$686 by the 23 rd of the month could resu	nake sure the credit limit ilt in 6 points . Going forwa	is reported correctly and ard, its best to make pay	I to make sure the ba ment by the I st of the	ance is current. If the month and to keep	P. 6 p ne balance is curr the balance belo	oints points ent, you may pay w \$64.
Actions - Positive Accounts Pay Down Balance HESS/ CRS From Pre**** Examine HESS/ CRS (#From Pre****) to r \$686 by the 23 rd of the month could resu Pay Down Balance	make sure the credit limit ilt in 6 points . Going forwa	is reported correctly and ard, its best to make pay	I to make sure the ba ment by the 1 st of the	ance is current. If the month and to keep	P 6 p the balance is curr the balance belo	oints points ent, you may pay w \$64. oints
Actions - Positive Accounts Pay Down Balance HESS/ CRS From Pre**** Examine HESS/ CRS (#From Pre****) to r \$686 by the 23 rd of the month could resu Pay Down Balance Discover CARD SERVICES From Pre****	make sure the credit limit Ilt in 6 points. Going forwa	is reported correctly and ard, its best to make pay	d to make sure the ba ment by the 1 st of the	ance is current. If the month and to keep	P 6 p ne balance is curr the balance belo P P 16	oints points ent, you may pay w \$64. oints points

7.5. Mortgage Action Plan – Credit Summary

Another Report under M.A.P. is our **Credit Summary**, which shows the borrower's current and max score, short term, long term, and immediate action points. Below that are various credit report metrics and statistics of the overall make-up of the borrower's credit report.

Tradelines		Recommendatio	ons		Credit Summ	ary
redit Summary						
Bureau	Current Score	Target Score	Max Score		Action Points	
(w)	619	850	703	Short Term	Long Term	Immediate
TransUnion.				54	55	84
Total Accounts 20	Open Revolving 11	Ba \$0	lances - Revolving	Cree \$149	dit Utilization 937 - 52%	
Total Accounts 20	Open Revolving 11	Ba \$0	lances - Revolving	Cree \$149	dit Utilization 937 - 52%	
Positive Accounts 10	Open Installments 3	Ba \$5	lances - Installments 597	\$28	ilable Credit 600	
Negative Accounts 9	Open Mortgages 2	Ba \$0	lances - Open Mortgages	Olde 5TH	THIRD KEY (96M)	
Delinquent Accounts 0	Open Autos 0	Ba \$0	lances - Open Autos	New	vest Account UNIVERSAL CARD (5M)
Open Accounts 15	Open Student Loans 0	Ba \$0	lances - Store Cards	Pub 1	lic Records	
Closed Accounts	Open Collections			Inqu	uiries	

Next, you will see vital instructions for paying your accounts, such as when to Keep Transaction Activity After, the Best Date to Make Payment By, your Current Balance Ratio, and thresholds to Keep Balances Under.

To the right of that information is a detailed **Payment History Chart**, if payment history is reported.

	ТҮРЕ	DATE	2024	ОК		ок	0	к							
ATT UNIVERSAL CARD	E Keep Transaction Activity After	6 th		-	-	e.					1			~	
From Pre****	Best Date To Make Payment By	23 rd	TEAR	3	5		м	A	M		J.	JA	2	0	N
	Keep Balance Under	\$280													
	% Current - Balance Ratio	96%													
	ТУРЕ	DATE	2024	ок		ок	0	к							
	E Keep Transaction Activity After	6 th													
BANK ONE KENTUCKY	Best Date To Make Payment By	23 rd	2023	OK	ОК	OK	OK	OK	•						
From Pre****	% Current - Balance Ratio	0%	2022	ок	ок	OK	ок	ок	ок	ОК	ок	ок	ок	ОК	c
			2021		6	ок	ок	ок	0						
			YEAR	J	F	ŕ	м	A	м		J	J A	S	0	N
	ТҮРЕ	DATE	2024	ок		ок	0	к							
DISCOVER CARD	E Keep Transaction Activity After	6 th													
SERVICES	Best Date To Make Payment By	23rd	2023											ок	C
FIOITIFIE	Keep Balance Under	\$160	YEAR	J	F	ř.	M	А	м		J	JA	s	0	N
	% Current - Balance Ratio	90%													
	TYPE	DATE	2024	ок		ок	0	ĸ							
FIRST USA BANK	E Keep Transaction Activity After	6 th													
FIRST USA BANK From Pre****	E Keep Transaction Activity After Best Date To Make Payment By	6 th 23 rd	2023						ок	ок	ок	ОК	ок	ок	C

8. Using the Simulators

8.1. Simulators - Overview

One of ScoreNavigator's greatest features is its **Simulators**. Our Simulators are built on top of our own **Point Deduction Technology**[®]. Our Simulators include: **Target Score Simulator**, **Money Simulator**, and a **Manual Score Simulator**.

Bureaus 🗸 Simulators 🗸	Action Plans	Back Close
Target Score Simulator Home • Simulators • Target Score Simulator		
Credit Score 619 Credit Score	Point Deduction Technology*	Contact Info Personal Info Referrer Info Company Info ScoreNavigator Web 871 Lee Rd Address 871 Lee Rd Macon, GA 31204 Contact E-Mail webitguy78@gmail.com Phone 866-933-1656
Target Score Simulator	◎ How To Use	Target Score Simulator
An innovative product allowing you to enter a target score and based on credit data will provide a plan to achieve your goal. By using Point Deduction Technology*, our software analyzes your credit data	Enter a Target Score in the field. ie. 750 Click 'Run' to Simulate your Results.	Enter Target Score 300 - 900 Run

8.2. Simulators – Navigation

At the top, you have a **Bureaus** dropdown. If you have unlocked a Simulator for any bureau, you may change the bureau here.



At the top, you have a **Simulators** dropdown. If you have unlocked a Simulator for any bureau, you may navigate to it here.



At the top of the Simulators page, you have an **Action Plans** dropdown. If you have unlocked a M.A.P. for any bureau, you may navigate to it here.

Bureaus 🗸 Simulators 🗸	Action Plans V	Back Ciose
	 ▲ Fransunion ▲ Equitax ⇒ Experian 	

8.3. Simulators – Target Score Simulator

Below is our **Target Score Simulator**. This Simulator asks you to enter a **Target Score** in the form field, and click **Run** to simulate your results.



The goal of the **Target Score Simulator** is to give you the most efficient route to your Target Score using the least number of accounts possible to make it easier for the borrower to follow the recommendations.

		Target Score Simula	ator
The Following Actions Are Recommended		Enter Target Score	
Examine DISCOVER CARD SERVICES (#From Pre****) 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 \$1640 by the 23rd of the month could result in 16 points. Going forward, its best to make payment by the 1 st of the month and to keep the balance below \$160.	16 pts	300 - 900	Run
Examine HESS/CRS (#From Pre****) 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 \$550 by the 23 rd of the month could result in 5 points. Going forward, its best to make payment by the 1 st of the month and to keep the balance below \$64.	5 pts		
21 PTS			
Your credit score will likely increase by 21 points and cost you \$2190.			
Your credit score will likely increase by 21 points and cost you \$2190. Maximum Score using these recommendations - 640			
Your credit score will likely increase by 21 points and cost you \$2190. Maximum Score using these recommendations - 640 The best estimated day of the month to have your credit pulled - 2 nd *			

8.4. Simulators - Money Simulator

Below is our **Money Simulator**, also known as the Best Use of Funds Simulator. This Simulator asks you to enter a **dollar amount** in the form field, and click **Run** to simulate your results.



The goal of the **Money Simulator** is to give you the most efficient disbursement of funds to reclaim points to your borrower's credit score.

Results - Money Simulator		Money Simulator
The Following Actions Are Recommended		Enter Funds Available
Examine HESS/ CRS (#From Pre****) 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 S6 by the 23 rd of the month could result in 2 points. Going forward, its best to make payment by the 1 st of the month and to keep the balance below S64.	2 pts	500 80
Examine ATT UNIVERSAL CARD (#From Pre****) 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 \$95 by the 23 rd of the month could result in 4 points. Going forward, its best to make payment by the 1 st of the month and to keep the balance below \$280.	4 pts	
Examine GE CARD CO (#From Pre****) 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 S65 by the 13 th of the month could result in 4 points. Coing forward, its best to make payment by the 20 th of the month and to keep the balance below \$320.	4 pts	
10 PTS		
Your credit score will likely increase by 10 points and cost you \$166.		
Maximum Score using these recommendations - 629		
The best estimated day of the month to have your credit pulled – 21^{st_*}		
* The estimated date is based upon following the above action steps.		

8.5. Simulators – Manual Simulators

Below is our **Manual Simulator.** This Simulator allows you to set specific Credit Limits, Balances, and Statuses to simulate changes that may not be currently reflected on your borrower's credit reports.

redit Score	Point Deduction Techno	ology®	Contact In	fo Personal Info	Referrer Info
619 Credit Score	10 Point Rec What is	9 covery	Company Company Address Contact E-Mail Phone	Info Score Mc webitguy7	lavigator We 871 Lee R Icon, GA 3120 8@gmail.cor 866-933-165
Manual Simulator	Manual Simulator				
The Manual Score Simulator allows you to build and also correct your credit data testing to gain valuable points. The Manual Score Simulator will also show you how many points you may lose by making the wrong decisions.	Open Accounts Positive - Revolving Accounts	unts Credit Limit	Balance	Change Status	
he Manual Score Simulator allows you to build and lso correct your credit data testing to gain aluable points. The Manual Score Simulator will lso show you how many points you may lose by naking the wrong decisions.	Open Accounts Positive - Revolving Account ATT UNIVERSAL CARD #From Pre****	Unts Credit Limit 3500	Balance 3350	Change Status	20pts
he Manual Score Simulator allows you to build and ilso correct your credit data testing to gain aluable points. The Manual Score Simulator will ilso show you how many points you may lose by naking the wrong decisions.	Open Accounts Positive - Revolving Accounts ATT UNIVERSAL CARD #From Pre****	Credit Limit 3500 Credit Limit	Balance 3350 Balance	Change Status	20pts
he Manual Score Simulator allows you to build and ulso correct your credit data testing to gain aluabie points. The Manual Score Simulator will ulso show you how many points you may lose by making the wrong decisions.	Open Accounts Positive - Revolving Accou ATT UNIVERSAL CARD #From Pre**** BANK ONE KENTUCKY #From Pre****	Credit Limit 3500 Credit Limit 1443	Balance 3350 Balance 0	Change Status Change Status	20pts

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In this screenshot, notice we have changed the DISCOVER CARD SERVICES balance to \$1000 down from \$1800.

	BANK ONE KENTUCKY	Credit Limit	Balance	Change Status	
How To Use In the second	#From Pre****	1443	0	·	Opts
Modify one or more fields of data	DISCOVER CARD	Credit Limit	Balance	Change Status	
Click "Run" to Simulate your Results.	SERVICES #From Pre****	2000	1000	~	16pts
	FIDST US A DANK	Credit Limit	Balance	Change Status	
scores.	#From Pre****	3000	2050		12pts

When you click **Run**, the **Manual Simulator** will show the expected score change, if any. In this example, paying \$800 on DISCOVER CARD SERVICES should net your borrower 6 points on their score.

Results - Manual Simulator	Manual Simulator			Change Simula	tors 🗸
The Following Actions Are Recommended CC Setting balance to \$1000 on DISCOVER CARD P	open Accounts ositive - Revolving Acco	unts			
SERVICES FIGHT FIELD.		Credit Limit	Balance	Change Status	
	#From Pre****	3500	3350	~)	20pts
• 0P15	DANK ONE KENTUCKY	Credit Limit	Balance	Change Status	
	#From Pre****	1443	0	×)	Opts
Potential Score Change		Consult Linuit	Delegas	Changes Status	
Your credit score will likely increase by 6 points.	DISCOVER CARD SERVICES #From Pre****	2000	1800	Change Status	16pts

9. ScoreNavigator Pricing

Please contact ScoreNavigator directly for pricing at info@scorenavigator.com.