

# Hart's Intelligent Portfolio



Monthly or quarterly reports to provide actionable insights on consumers with positive or negative changes in your portfolio



## Josh

- Ramping up balances across multiple credit cards
- Utilization is up to 80% across his available credit
- His credit score is steadily declining the past 6 months
- His credit score has now dropped below 600



## Annie

- Makes excess payments on her auto and mortgage loans
- Pays off her credit cards every month
- Spends \$1500 on average on credit cards
- Her credit score has increased by 20 points

*Hart's Intelligent Portfolio is the powerful combination of technology and bureau portfolio review data to provide industry leading portfolio intelligence*

## Contact Us



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