MERGED INFILE CREDIT REPORT

FILE #	625027	**FNMA #**	**DATE COMPLETED**	3/8/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc		**DATE ORDERED**	3/8/2019		
	CUST. # CMC		**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR		**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017		**REF. #**			
PROPERTY ADDRESS						

APPLICANT				CO-APPLICANT		
APPLICANT	CHOKSI, JAYESM		**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**	**SOC SEC #**			**DOB**
MARITAL STATUS			**DEPENDENTS**			
CURRENT ADDRESS	190648 POB 190648, ANCHORAGE, AK 99519*			**LENGTH**		
PREVIOUS ADDRESS				**LENGTH**		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - JAYESM W CHOKSI - 666205638
SCORE: **650**
FACTORS - 00010; 00005; 00014; 00008

TRANSUNION/VANTAGESCORE - JAYESM W CHOKSI - 666205638
SCORE: **884**
FACTORS - RL; MF; ME; TQ; FA

TRANSUNION/FICO CLASSIC (08) - JAYESM W CHOKSI - 666205638
SCORE: **834**
FACTORS - 003; 005; 008

EXPERIAN/INCOME INSIGHT - JAYESM W CHOKSI - 666205638
SCORE: **88**
FACTORS - 0088

Request New Tradeline

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	B	BK OF AMER	12/18	07/18 11/18	$125000 MTG	$125000 $928	$0	02	0	0	0	AS AGREED EF
		REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE										
B	B	PNC MORTGAGE 1111100687072	12/18	08/12 --/--	$34000 MTG	$22597 180 $466	$0	47	0	0	0	AS AGREED TU
		History: 12/18; 000000000000000000000000-00-00000000000000000000 CONVENTIONAL REAL ESTATE MORTGAGE										
B	B	STATE ECU 1111136481	11/18	10/17 --/--	$4800 INST	$2073 36 $149	$0	12	0	0	0	AS AGREED TU
		History: 11/18; 0000-00000000 SECURED										
B	B	CITI	12/18	05/13 12/18	$1600 REV	$1334 $27	$0	67	0	0	0	AS AGREED EF

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SEND TO	Cloud Maven Inc CUST. # CMC 747 THIRD AVE, 2ND FLOOR NEW YORK, NY 10017	**DATE ORDERED**	3/8/2019		
		REPOSITORIES	XP/TU/EF	**PRPD' BY**	
		PRICE	$0.00	**LOAN TYPE**	
		REF. #			
PROPERTY ADDRESS					

APPLICANT			**CO-APPLICANT**		
APPLICANT	CHOKSI, JAYESM		**CO-APPLICANT**		
SOC SEC #	666-20-5638	**DOB**	**SOC SEC #**		**DOB**
MARITAL STATUS			**DEPENDENTS**		

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE
		History: 12/18; 0										
B	B	CITI 111118208552 **History:** 12/18; 00000-000-0000000000000000--000	12/18	09/15 --/--	$12500 REV	$906 MIN $20	$0	38	0	0	0	AS AGREED TU
A	B	CAP ONE AUTHORIZED USER	12/18	11/17 11/18	$265 REV	$177 $10	$0	13	0	0	0	AS AGREED EF
P	B	PARISIAN **History:** 12/18; 0 CHARGE	12/18	05/17 12/18	$204 REV	$151 $13	$0	19	0	0	0	AS AGREED EF
J	B	FREEDOM FCU 111114214024 **History:** 12/18; 0000000000000000000000000000000000000000000	12/18	05/15 --/--	$1000 REV	$102 MIN $25	$0	43	0	0	0	AS AGREED TU
B	B	CAPITAL ONE 5499454971441993 **History:** 01/19; 0000	01/19	05/18 12/18	$10000 REV	$101 $10	$0	4	0	0	0	AS AGREED XP
J	B	MELLON BANK DE 5417599050663669 **History:** 12/18; 000000000000000000000000000000000000000000000	12/18	08/99 12/18	$7700 REV	$95 $10	$0	99	0	0	0	AS AGREED XP
B	B	DUQUESNE LIGHT COMPANY 7000445639443 **History:** 01/19; 00000000000000000000000000--00--0--00-00-0-00000 UTILITY COMPANY	01/19	06/72 12/18	$60 INST	$60 UNK -	$0	99	0	0	0	AS AGREED XP
B	B	CB/DRESSBRN 111117051908 **History:** 07/18; -0000	07/18	01/16 04/16	$1000 REV	$0 $0	$0	04	0	0	0	AS AGREED TU

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	NEW YORK, NY 10017		REF. #			
PROPERTY ADDRESS						

APPLICANT			CO-APPLICANT		
APPLICANT	CHOKSI, JAYESM		CO-APPLICANT		
SOC SEC #	666-20-5638	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

OPEN ACCOUNTS

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B	B	CB/ZALES 11111265	04/14	03/11 --/--	$3000 REV	$0 $0	$0	00	-	-	-	AS AGREED TU
B	B	CBUSASEARS 111117646 **History:** 12/16; --00-------0000-----0-------------------000000000	12/16	04/93 07/06	$5400 REV	$0 $0	$0	48	0	0	0	AS AGREED TU
B	B	COMENITY BANK/SRVCMRCH 79401831923 **History:** 10/18; 00000000000000000000000	10/18	08/16 01/18	$1200 REV	$0 $0	$0	23	0	0	0	AS AGREED XP
B	B	FNB OMAHA O.K. 249425188318633 **History:** 01/19; 000000000000000000	01/19	03/16 --/--	$500 REV	$0 $0	$0	18	0	0	0	AS AGREED XP
B	B	MACYS/GEMB 11111580 **History:** 01/19; -00000000000000000000000000000000000000000000000	01/19	04/14 06/14	$1500 REV	$0 $0	$0	48	0	0	0	AS AGREED TU
B	B	NORDSTROM 11111 **History:** 05/17; -0-00	05/17	08/12 --/--	$29 REV	$0 $0	$0	04	0	0	0	AS AGREED TU
B	B	PNC 4020751901483434 **History:** 01/19; 000000000000	01/19	11/92 12/18	$13700 REV	$0 $0	$0	12	0	0	0	AS AGREED XP
B	B	PNC 4270030134181311 **History:** 01/19; 0000000000000000000000-0000000000	01/19	11/92 09/18	$13700 REV	$0 $0	$0	99	0	0	0	AS AGREED XP
J	B	PNC BANK 4489719870411836 **History:** 01/19; 0000000000000000000000 CREDIT LINE SECURED	01/19	09/07 07/14	$15000 REV	$0 $0	$0	22	0	0	0	AS AGREED XP

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	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				CO-APPLICANT			
APPLICANT	CHOKSI, JAYESM			**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**		**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**			

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	B	PNCBANK 10410808	01/19	08/01 01/19	$12700 REV	$0 $0	$0	99	0	0	0	AS AGREED XP
		History: 01/19; 0000000-000000000000000--- CHECK CREDIT OR LINE OF CREDIT										
B	B	STATE ECU 111119000985	12/18	01/12 10/18	$8000 REV	$0 $0	$0	48	0	0	0	AS AGREED TU
		History: 12/18; -00000000000000000000000000000000000000000000000										
B	B	STATE ECU 11111463	11/18	05/03 08/17	$6000 OPEN	$0 $0	$0	28	0	0	0	AS AGREED TU
		History: 11/18; -0-----------------------000										

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	AMEX 14465900	06/11	04/04 --/--	$0 OPEN	$0 $0	$0	00	-	-	-	PAID TU
		ACCOUNT CLOSED BY CONSUMER										
B	B	ASSOC MORTG 1111187895	08/14	08/12 --/--	$34000 MTG	$0 180 $0	$0	05	0	0	0	PAID TU
		History: 08/14; 0-0000 TRANSFER; REAL ESTATE										
P	B	CAP1/BSTBY	12/18	09/15 12/18	$0 REV	$0 $0	$0	38	0	0	0	PAID EF
		History: 12/18; 0 ACCOUNT CLOSED BY CONSUMER; CHARGE										
U	B	CHASE VS DEL 111116638	08/13	--/-- 09/12	$6500 REV	$0 $0	$0	17	0	0	0	PAID TU
		History: 08/13; -0----------00-0-0 ACCOUNT CLOSED BY CONSUMER										

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APPLICANT	CHOKSI, JAYESM		**CO-APPLICANT**		
SOC SEC #	666-20-5638	**DOB**	**SOC SEC #**		**DOB**
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CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	CRESTAR BANK 111114069 **History:** 01/14; --0000000000000 TRANSFER; REAL ESTATE	01/14	08/12 --/--	$34000 MTG	$0 180 $0	$0	15	0	0	0	PAID TU
B	B	DISCOVERBANK 111110331950 **History:** 06/13; - ACCOUNT CLOSED BY CONSUMER	06/13	03/08 --/--	$0 REV	$0 $0	$0	14	0	0	0	PAID TU
B	B	EQUITABLE GAS CO 1010591436446 **History:** 01/19; 000000000000000000-000000000000000000000000000 UTILITY COMPANY	01/19	07/83 01/19	- INST	$0 UNK $0	$0	99	0	0	0	PAID XP
B	B	LOAN FINANCE 101189422896938 **History:** 05/15; -00-000 INSTALLMENT SALES CONTRACT	05/15	07/14 --/--	$654 INST	$0 012 $0	$0	7	0	0	0	PAID XP
B	B	MACYS/GEMB 11111363 **History:** 04/16; 0 ACCOUNT CLOSED BY CREDIT GRANTOR	04/16	04/14 --/--	$0 REV	$0 $0	$0	23	0	0	0	PAID TU
B	B	MD NTL MTG 1111150148 **History:** 08/12; 0-0000 REAL ESTATE	08/12	11/05 --/--	$32000 MTG	$0 360 $0	$0	05	0	0	0	PAID TU

DEROGATORY ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

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APPLICANT / CO-APPLICANT

APPLICANT	CHOKSI, JAYESM		**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**	**SOC SEC #**		**DOB**	
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TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	5	147597	159000	1394	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	4	2133	4860	149	0
OPEN	2	0	6000	0	0
REVOLVING	23	2866	108998	115	0
OTHER	0	0	0	0	0
TOTAL	34	152596	278858	1658	0

SECURED DEBT	149670	**OLDEST TRADELINE**	06/72
UNSECURED DEBT	2926	**REVOLVING CREDIT UTILIZATION**	3%
		TOTAL DEBT/HIGH CREDIT	55%

DEROGATORY SUMMARY

CHARGE OFFS:	0	**30 DAYS:**	0	**INQUIRIES:**	18
COLLECTIONS:	0	**60 DAYS:**	0	**MOST RECENT LATE:**	--/--
BANKRUPTCY:	0	**90 DAYS:**	0	**DISPUTES:**	0
PUBLIC RECORDS:	0	**OTHER:**	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 90 DAYS)

EF	B	02/28/19	CU DIRECT	MISC
EF	B	02/21/19	CU DIRECT	MISC
EF	B	02/14/19	FRONTIER	UTILITIES/FUEL
EF	B	02/11/19	VIVINT	HOME FURNISHING
EF	B	02/10/19	DISH NETWK	UTILITIES/FUEL
EF	B	02/10/19	MERIDIAN	MISC
EF	B	02/09/19	ROUTE1	AUTOMOTIVE
EF	B	02/08/19	EFXSQA	BANKING
EF	B	02/08/19	CITICARD	BANKING
EF	B	02/08/19	CBCONNECTN	AUTOMOTIVE
EF	B	02/07/19	DISH NETWK	UTILITIES/FUEL
EF	B	02/07/19	VIVINT	HOME FURNISHING
EF	B	02/03/19	DISCOVER	BANKING
EF	B	02/03/19	FRONTIER	UTILITIES/FUEL

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APPLICANT	CHOKSI, JAYESM			**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**		**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**			

INQUIRIES (LAST 90 DAYS)

EF	B	02/02/19	BPPR 021	BANKING
EF	B	02/02/19	DISH NETWK	UTILITIES/FUEL
EF	B	02/01/19	CITICARD	BANKING
TU	B	01/27/19	HSBC	BANKING

EQUIFAX FRAUDIQ IDENTITY SCAN ALERT

*** FRAUDIQ IDENTITY SCAN ALERT ***
3 - CHOKSI, JAYESM
* SSN ISSUED IN 1953, STATE: GA.
* R - INQUIRY ADDRESS IS NOT ASSOCIATED WITH THIS CONSUMER NAME
* 8 - UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT

ALERT

1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

2 - TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.

2 - TRANSUNION OFAC NAME SCREEN: CLEAR - JAYESM W CHOKSI - 666205638

3 - ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

3 - EQUIFAX OFAC ALERT: NOTHING TO REPORT - JAYESM W CHOKSI - 666205638 NO MATCH FOUND IN CDC'S OFAC DATABASE.

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 03/08/19
NAME: JAYESM W CHOKSI 666205638 DOB: N/A
SSN: 666205638
ADDRESS: 21473 CITRUS AVE APT E, ELMENDORF AFB, AK 99506-1448 - REPORTED 08/09 - 09/18
EMPLOYER: LOCAL 66// - REPORTED 12/01

2 TRANSUNION - PULLED ON: 03/08/19 - INFILE DATE: 04/30/93
NAME: JAYESM W CHOKSI
NAME: DOB: N/A
SSN: 666205638
ADDRESS: 21473 CITRUS #E, ELMENDORF AFB, AK 99506 - REPORTED 02/19
ADDRESS: SAN RAFAEL, CA - REPORTED 02/19
EMPLOYER: TTL/SOFTWARE ENG/ - REPORTED 03/11
EMPLOYER: FAIR ISAAC//

3 EQUIFAX - PULLED ON: 03/08/19 - INFILE DATE: 02/04/19
NAME: JAYESM W CHOKSI DOB: 01/01/61
SSN: 666205638
ADDRESS: 21473 CITRUS APT E, ELMENDORF AFB, AK 99506 - REPORTED 12/18 - 02/19
EMPLOYER: ZDOPDUW//
EMPLOYER: ZDOPDUW/IXOOWLPH/
EMPLOYER: ZDOPDUW/IXOOWLPH/

REMARKS

2 - TRANSUNION ADD-ON: PRODUCT CODE 07640 [INQUIRY ANALYSIS] NOT RETURNED BECAUSE THE REQUESTED INFORMATION CANNOT BE SCORED OR RETURNED BECAUSE DATA IS SUPPRESSED OR CANNOT BE EVALUATED

CREDITORS

AMEX	P O BOX 7871, FORT LAUDERDALE, FL 33329

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APPLICANT	CHOKSI, JAYESM			**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**		**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CREDITORS

ASSOC MORTG	POB 650001, DALLAS, TX 75265	972-541-4030
BANK OF AMERICA	NC 4 105 01 34 4161 PIEDMONT PKWY, GREENSBORO, NC 27410	800-669-6607
CAPITAL ONE	PO BOX 5253, CAROL STREAM, IL 60197	800-477-6000
CAPITAL ONE BANK USA	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CBUSASEARS	13200 SMITH ROAD, CLEVELAND, OH 44130	
CHASE VISA DELAWARE	802 DELAWARE AVE POB 15006, WILMINGTON, DE 19801	800-433-3369
CITI	PO BOX 6217, SIOUX FALLS, SD 57117	800-950-5118
CITICARDS CBNA	P.O. BOX 6500, SIOUX FALLS, SD 57117	MAIL ONLY
COMENITY BANK/SRVCMRCH	PO BOX 182789, COLUMBUS, OH 43218	BYMAILONLY
CRESTAR BANK	P.O. BOX 26149, RICHMOND, VA 23260	804-291-0740
DISCOVERBANK	POB 15316, WILMINGTON, DE 19850	800-347-2683
DUQUESNE LIGHT COMPANY	PO BOX 1930, PITTSBURGH, PA 15230	BYMAILONLY
EQUITABLE GAS CO	ALLEGHENY CTR MALL, PITTSBURGH, PA 15212	412-442-3050
FNB OMAHA O.K.	1620 DODGE ST, OMAHA, NE 68197	BYMAILONLY
HHLD BANK/BESTBUY	1405 FOULK ROAD, WILMINGTON DE 19808	302-425-3500
HSBC	2700 SANDERS ROAD, PROSPECT HEIGH, IL 60070	847-291-3538
MACYS/GEMB	9111 DUKE BLVD, MASON, OH 45040	800-284-7049
MD NTL MTG	2329 W. JOPPA RD SUITE 100, LUTHERVILLE, MD 21093	
MELLON BANK DE	4500 NEW LINDEN HL RD, WILMINGTON, DE 19808	302-421-2283
NBGL-PARISIAN	750 LAKESHORE PARKWAY, BIRMINGHAM, AL 35211	205-916-3052
NORDSTROM	PO BOX 6566, ENGLEWOOD, CO 80155	303-397-4952
PNC	5800 EXECUTIVE CTR DR ST, CHARLOTTE, NC 28212	BYMAILONLY
PNC BANK	4661 E MAIN ST, COLUMBUS, OH 43213	BYMAILONLY
PNC MORTGAGE	11200 W PARKLAND AVE PO BOX 3139, MILWAUKEE, WI 53224	866-926-8937
PNCBANK	2730 LIBERTY AVE, PITTSBURGH, PA 15222	BYMAILONLY
ROANOKE EFCU	PO BOX 1999, SALEM, VA 24153	703-389-0244
STATE ECU	8501 LASALLE RD, BALTIMORE, MD 21204	410-821-3660
WFFINANCE	3747 WM PENN HWY #L, MONROEVILLE, PA 15146	412-373-3950

MISCELLANEOUS INFORMATION

- Instant View Password: D1-2456E34

- To verify the authenticity of this credit report, please visit https://demo.mortgagecreditlink.com and click on the Instant View link. Enter Identifier # 625027 and password D1-2456E34 to view the report. For any inquiries regarding this report or services provided by MCL DEMO please contact us at 7147086950.

ECOA KEY: **B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED**

MCL DEMO: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 7147086956

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	625027	**FNMA #**		**DATE COMPLETED**	3/8/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc			**DATE ORDERED**	3/8/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				CO-APPLICANT			
APPLICANT	CHOKSI, JAYESM			**CO-APPLICANT**			
SOC SEC #	666-20-5638	**DOB**		**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**			

DISCLAIMER

-

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

-

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

***** END OF REPORT 3/8/2019 10:46:39 AM *****

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Cloud Maven Inc
747 THIRD AVE, 2ND FLOOR
NEW YORK, NY 10017
7147086950

REPORT #: 625027

RETURN SERVICE REQUESTED

JAYESM CHOKSI
190648 POB 190648
ANCHORAGE, AK 99519

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	**88** Source: EXPERIAN Model: EXPERIAN/INCOME INSIGHT Date: 03/08/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 15 to a high of 990. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Score distributions are not available for this risk model.
Key factors that adversely affected your credit score	• ESTIMATED ANNUAL INCOME: $88,000

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

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747 THIRD AVE, 2ND FLOOR
NEW YORK, NY 10017
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REPORT #: 625027

RETURN SERVICE REQUESTED

JAYESM CHOKSI
190648 POB 190648
ANCHORAGE, AK 99519

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	**884** Source: TRANS UNION Model: TRANSUNION/VANTAGESCORE Date: 03/08/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 501 to a high of 990. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 79 percent of U.S. consumers.
Key factors that adversely affected your credit score	• AVAILABLE CREDIT ON OPEN REVOLVING ACCOUNTS IS TOO LOW • AMOUNT PAID DOWN ON OPEN REAL ESTATE ACCOUNTS IS TOO LOW • AVERAGE CREDIT AMOUNT ON OPEN REAL ESTATE ACCOUNTS IS TOO LOW • OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH • INQUIRIES IMPACTED THE CREDIT SCORE

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

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If you have questions concerning the terms of the loan, contact the lender.

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7147086950

REPORT #: 625027

RETURN SERVICE REQUESTED

JAYESM CHOKSI
190648 POB 190648
ANCHORAGE, AK 99519

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	**834** Source: TRANS UNION — Model: TRANSUNION/FICO CLASSIC (08) Date: 03/08/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 341 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 97 percent of U.S. consumers.
Key factors that adversely affected your credit score	• PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH • TOO MANY ACCOUNTS WITH BALANCES • TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
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RETURN SERVICE REQUESTED

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190648 POB 190648
ANCHORAGE, AK 99519

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	**650** Source: EQUIFAX	Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 03/08/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 334 to a high of 818. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 28 percent of U.S. consumers.
Key factors that adversely affected your credit score	• PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS • TOO MANY ACCOUNTS WITH BALANCES • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report	
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