



Armand Haugabook  
10657 CEDAR PINE DR BLDG 4  
TAMPA, FL 33647

05/17/2023

Dear Armand,

Thank you for your recent application. Your request for loan was carefully considered, and we regret that we are unable to approve your application at this time, for the following reason(s):

Lack of recent reported mortgage loan information  
Length of time bank/national revolving accounts have been established  
Lack of sufficient relevant account information  
Excessive credit utilization

Our credit decision was based in whole or in part on information obtained in a report from one or more of the consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agencies. The reporting agencies played no part in our decision and is/are unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agencies, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agencies.

Experian  
P.O. Box 4500  
Allen, TX 75013  
1-888-397-3742

<http://www.experian.com/reportaccess/>

TransUnion – Dispute Request  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-916-8800

<http://www.transunion.com>

SageStream / Lexis Nexis Risk  
Solutions Consumer Center  
P. O. Box 105108  
Atlanta, GA 30348-5108  
1-800-395-0277

<https://consumer.risk.lexisnexis.com/>

We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your Credit Score: 739  
Date: 05/17/2023

Scores range from a low of 300 to a high of 850.

Key factors that adversely affected your credit score:

Proportion of loan balances to loan amounts is too high

Ratio of balance to limit on bank revolving or other rev accounts too high  
Length of time accounts have been established  
Time since most recent account opening is too short

If you have any questions regarding your credit score, you should contact Experian at:

Experian  
P.O. Box 4500  
Allen, TX 75013  
1-888-397-3742  
<http://www.experian.com/reportaccess/>

If you have any questions regarding this letter, you should contact us at:

SoFi Bank, N.A.  
2750 East Cottonwood Pkwy, Suite 300  
Cottonwood Heights, UT 84121  
T:855.456.7634

Sincerely,

SoFi Bank, N.A.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052.