

WELLS FARGO AUTO

Wells Fargo Dealer Services
P.O. Box 29704
Phoenix, AZ 85038-9704

Date: April 20, 2025

Carlos Rodriguez
123 Main Street
Brooklyn, NY 11201

Regarding your recent auto loan application

Dear Carlos Rodriguez,

Thank you for your application for financing. After careful review, we regret that we are unable to approve your application at this time. This decision was based, in whole or in part, on information from your consumer credit report. The principal reason(s) for our decision are:

- **Serious delinquency and derogatory public record or collection filed**
- **Charge-off account on credit report**
- **Time since delinquency is too recent**

Consumer Reporting Agency Information

The consumer reporting agency that provided information that influenced our decision was:

Equifax Information Services, LLC
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

The reporting agency played no part in our decision and is unable to supply specific reasons why we have taken this action. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency and to a free copy of your report if you request it within 60 days.

Credit Score Information

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

Your Credit Score: 595

Date: 04/18/2025

Scores Range From: 300 to 850

Key factors that adversely affected your score:

- Serious delinquency
- Derogatory account status (charge-off)
- Proportion of balances to credit limits on revolving accounts is too high

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 Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552.