



By Covivus Mortgage Solutions, LLC
12410 Mirabeau Pkwy #100
Spokane Valley, WA 99216
800.848.3162

Account #: [REDACTED]
Prepared For: Capital City Industries, Inc.
353 E. Angeleno Ave Suite A
Burbank, CA 91502

Ordered By: Gevork Geogdzhyan
Date: December 21, 2022

File #: [REDACTED]
Reference: --
Loan Number: NA

BORROWER INFORMATION

Borrower: HAROUTIOUN ARTUR ALTUNYAN [REDACTED]
Current Address: 44560 90TH ST E, Lancaster CA, 93535

RED FLAG ALERTS

HAROUTIOUN ARTUR ALTUNYAN

Alternative social: CLEAR
OFAC: CLEAR

SCORE MODELS

HAROUTIOUN ARTUR ALTUNYAN

726 EQUIFAX, BEACON 5.0 FICO

039 Serious delinquency
012 Revolving accounts are too recent
018 Number of accounts with delinquency
014 Length of time accounts have been established

669 EXPERIAN, FICO v2

039 Serious delinquency
018 Too many accounts with delinquency
014 Length of time accounts have been open
024 No recent revolving balances

596 TRANS UNION, FICO Classic 04

039 Serious delinquency
010 Amount owed on revolving accounts is too high
018 Number of accounts with delinquency
013 Time since delinquency is too recent or unknown

TRADE SUMMARY

Type	Count	High Credit	Balance	Payment	Past Due	Lates		
						30	60	90
Mortgage	1	\$84,000	\$71,592	\$907	\$0	10	1	5
Automobile	1	\$3,023	\$0	\$0	\$0	0	0	0
Revolving	5	\$22,892	\$25,512	\$1,276	\$25,512	2	2	7
TOTALS:	7	\$109,915	\$97,104	\$2,183	\$25,512	12	3	12



TRADELINES

WHOSE B-I	MORT MGMT CONSLTS/DOVE 3101442924252	TYPE Mort	REPORTED 12/05/2022	HI CREDIT \$84,000	PAYMENT \$907	30 10	60 1	90 5	as agreed		
SOURCE		TERM	OPENED	BALANCE	PAST DUE	04/20 12/19 07/19 04/19 03/19 02/19	-	-	MR	LAST LATE	DLA
XP TU EF		360	01/01/2017	\$71,592	\$0				71	-	Dec 22
		Manufactured Home									
	Maximum Delinquency - 2/1/2018-180										
	Was delinquent 180 days or more past due date										
	Fannie Mae Account										

WHOSE B-I	CAPITAL ONE	TYPE Rev.	REPORTED 12/18/2022	HI CREDIT \$20,000	PAYMENT \$1,188	30 1	60 1	90 3	closed - chargeOff		
SOURCE XP TU	515676815508	TERM 0	OPENED 01/24/2017	BALANCE \$23,766	PAST DUE \$23,766	-	-	-	MR 70	LAST LATE -	DLA Aug 17
	Maximum Delinquency - 1/1/2018-120										
	Charged off as bad debt										
	Account delinquent 150 days past due date										
	Dispute Resolved Reported By Grantor										

WHOSE B-I	BK OF AMER	TYPE Rev.	REPORTED 12/17/2022	HI CREDIT \$1,500	PAYMENT \$87	30 1	60 1	90 4	closed - chargeOff		
SOURCE XP TU EF	7783	TERM 0	OPENED 02/27/2017	BALANCE \$1,746	PAST DUE \$1,746	-	-	-	MR 69	LAST LATE -	DLA Jul 17
	Maximum Delinquency - 12/1/2017-120										
	Charged off as bad debt										
	Account delinquent 180 days past due date										
	Consumer Disputes This Account Information										
	Charged Off Account										
	Account Information Disputed By Consumer										

WHOSE B-I	AMEX	TYPE Rev.	REPORTED 04/17/2017	HI CREDIT \$542	PAYMENT \$0	30 0	60 0	90 0	paid - as agreed		
SOURCE XP TU EF	349992417224	TERM 1	OPENED 01/01/2017	BALANCE \$0	PAST DUE \$0	-	-	-	MR 4	LAST LATE -	DLA -
	Closed Or Paid Account/Zero Balance										
	Account Closed By Credit Grantor										

WHOSE B-I	AVANT LLC/WEB BANK	TYPE Rev.	REPORTED 01/23/2022	HI CREDIT \$300	PAYMENT \$0	30 0	60 0	90 0	paid - as agreed		
SOURCE XP TU EF	13415	TERM 0	OPENED 08/01/2021	BALANCE \$0	PAST DUE \$0	-	-	-	MR 5	LAST LATE -	DLA -
	Closed Or Paid Account/Zero Balance										
	Account Closed By Credit Grantor										

WHOSE B-I	EDWARDS FEDERAL CRED U	TYPE Auto	REPORTED 01/31/2017	HI CREDIT \$3,023	PAYMENT \$0	30 0	60 0	90 0	paid - as agreed		
SOURCE XP	21089901	TERM 17	OPENED 05/01/2016	BALANCE \$0	PAST DUE \$0	-	-	-	MR 9	LAST LATE -	DLA Jan 17
	Auto Loan										

WHOSE B-I	OPENSKY CBNK	TYPE Rev.	REPORTED 12/15/2022	HI CREDIT \$550	PAYMENT \$0	30 0	60 0	90 0	as agreed		
SOURCE XP TU EF	462192100665	TERM 0	OPENED 07/01/2020	BALANCE \$0	PAST DUE \$0	-	-	-	MR 30	LAST LATE -	DLA Oct 22
	Amount In H/C Column Is Credit Limit										

PUBLIC RECORDS

No public records on file.



Capital City Industries, Inc.
353 E. Angeleno Ave Suite A
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ALTUNYAN, HAROUTIOUN ARTUR

File #: 8018307
Reference #: --
Last Four SSN #: 9443

ALERTS

HAROUTIOUN ARTUR ALTUNYAN

OFAC: Clear.

RECENT INQUIRIES (LAST 120 DAYS)

12/21/2022 - CAPITAL CITY INDUSTR
09/06/2022 - FUNDING SUITE

09/06/2022 - COVIUS MORTGAGE SOLUTI

REMARKS

HAROUTIOUN ARTUR ALTUNYAN

EQ - Fraud Victim. "Extended Alert". Consumer Has Requested An Alert Be Placed On Their Credit File.

XP - 06& 10-13-22 0000000 Id Fraud Victim Alert Fraudulent Applications May Be Submitted In My Name Or My Identity May Have Been Used Without My Consent To Fraudulently Obtain Goods Or Services. Do Not Extend Credit Without First Contacting Me Personally And Verifying All Application Information At Day 818-419-8950 Or Evening 818-419-8950 . This Victim Alert Will Be Maintained For Seven Years Beginning 10-13-22.

TU - #Hk#Efcra Extended Fraud Alert: Action May Be Required Under Fcra Before Opening Or Modifying An Account. Contact Consumer At (818) 419-8950

DATA SOURCE INFORMATION

PERSONAL INFORMATION

HAROUTIOUN ARTUR ALTUNYAN

Name	SSN	DOB	Bureau
HAROUTIOUN ALTUNYAN	608929443		XP
HAROUTIOUN ARTHUR ALTUNYAN			TU
	608929443	08/31/96	TU
HAROUTIOUN A ALTUNYAN	608929443	08/31/96	EF

ADDRESS INFORMATION

HAROUTIOUN ARTUR ALTUNYAN

Address	Timeframe	Bureau
44560 90TH ST E , LANCASTER , CA 93535	from Dec 14 to May 17	XP
3161 3183 WEST AVE K , LANCASTER , CA 93535	from Apr 15 to Apr 15	XP
44560 90TH E Street #E , LANCASTER , CA 93535	until Jul 20	TU
44560 90 ST EAST AVE J , LANCASTER , CA 93535	until May 18	TU
44560 90TH #ST E , HI VISTA , CA 93535	from Sep 14 to Dec 22	EF

EMPLOYMENT INFORMATION

HAROUTIOUN ARTUR ALTUNYAN

Employer	Occupation	Income	Reported	Bureau
RALLY AUTO GROUP			Jul 16	XP
SINO COLOUR USA	SUPERVISOR			TU



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CREDITORS

Subscriber Name	Address	Phone	Fax
MBNA AMERICA	POB 15026 WILMINGTON,DE 19801		
CAPITAL 1 BK	11013 W BROAD ST GLEN ALLEN,VA 23060		
AMEX	PO BOX 297871 FORT LAUDERDALE, FL 33329	8008742717	
EDWARDS FEDERAL CRED U	10 S MUROC DR EDWARDS, CA 93524	8052584407	

END OF REPORT

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 agencies at the addresses and telephone numbers 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 regarding the terms of the loan, contact the lender at:

**CAPITAL CITY INDUSTRIES, INC.
353 E. ANGELENO AVE SUITE A
BURBANK, CA 91502
(818) 317-8682**

Please contact any one of the three major consumer reporting agencies to inquire about information contained in your credit report.

Experian Consumer Relations
P.O. Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com

Equifax Consumer Relations
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com/fcra

TransUnion Consumer Relations
P.O. Box 1000
Chester, PA 19022
(800) 916-8800
www.transunion.com/myoptions

CAPITAL CITY INDUSTRIES, INC.
353 E. ANGELENO AVE SUITE A
BURBANK, CA 91502
(818) 317-8682
NMLS #: 2121614
Your Credit Score and the Price You Pay for Credit

Loan No. NA

Borrower(s): **HAROUTIOUN ARTUR ALTUNYAN**
Property Address: **44560 90TH ST E, LANCASTER CA, 93535**

Your Credit Score	
Your credit score	669
	Source: Experian Date: December 21, 2022

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Generally scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 30 percent of U.S. consumers.</p>

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<p>Serious delinquency</p> <p>Too many accounts with delinquency</p> <p>Length of time accounts have been open</p> <p>No recent revolving balances</p>

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report ---</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> 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/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information about credit reports?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at http://www.consumerfinance.gov/learnmore.</p>