



31550 WINTERPLACE PKWY, SALISBURY, MD 21804
Phone: (800) 258-3488
Fax: (800) 258-3287

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MERGED INFILE CREDIT REPORT

FILE #	72261739	FNMA #	DATE COMPLETED	1/5/2023	RQD' BY	PROCESSING DEPT.
SEND TO	FIDELITY LENDING SOLUTIONS	DATE ORDERED	1/5/2023			
	CUST. # 10033461	REPOSITORIES	XP/TU/EF	PRPD' BY		
	2650 E IMPERIAL HWY STE 110	PRICE	\$45.00	LOAN TYPE		
	BREA, CA 92821	REF. #				
PROPERTY ADDRESS						
APPLICANT			CO-APPLICANT			
APPLICANT	ALTUNYAN, HAROUTIOUN ARTUR		CO-APPLICANT			
SOC SEC #		DOB 8/31/1996	SOC SEC #	DOB		
MARITAL STATUS			DEPENDENTS			
CURRENT ADDRESS	44560 90 TH ST E, LANCASTER, CA 93535			LENGTH	5	
PREVIOUS ADDRESS				LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - HAROUTIOUN A ALTUNYAN - 608929443

SCORE: **609**

00039 - SERIOUS DELINQUENCY

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - HAROUTIOUN ARTHUR ALTUNYAN - 608929443

SCORE: **596**

039 - SERIOUS DELINQUENCY

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - HAROUTIOUN ALTUNYAN - 608929443

SCORE: **669**

39 - SERIOUS DELINQUENCY

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

24 - NO RECENT REVOLVING BALANCES

08 - TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

[Display Trended Data](#)

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

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	CUST. # 10033461	PRICE	\$45.00	REF. #	2023003018	LOAN TYPE
	2650 E IMPERIAL HWY STE 110					
	BREA, CA 92821					

PROPERTY ADDRESS				APPLICANT				CO-APPLICANT			
APPLICANT				ALTUNYAN, HAROUTIOUN ARTUR				CO-APPLICANT			
SOC SEC #				608-92-9443				DOB 8/31/1996			
MARITAL STATUS				DEPENDENTS				DOB			

CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	MORT MGMT CONSULTS/DOVE 3101442924252	12/22	01/17 12/22	\$84000 MTG	\$71592 360 \$907	\$0	71	10	1	5	M1 XP/TU/EF
Late Dates: 4/20-30, 12/19-30, 7/19-30, 4/19-30, 3/19-30, 2/19-30, 5/18-30, 3/18-30, 2/18-150+, 1/18-150+, 12/17-150+, 11/17-120, 10/17-90, 9/17-60, 8/17-30, 7/17-30 MANUFACTURED HOME; FANNIE MAE ACCOUNT												

FILE #72261739

FNMA #

DATE COMPLETED1/5/2023

RQD' BY

PROCESSING DEPT.

SEND TO

FIDELITY LENDING SOLUTIONS

DATE ORDERED1/5/2023

REPOSITORIESXP/TU/EF

PRPD' BY

CUST. # 10033461

PRICE\$45.00

LOAN TYPE

2650 E IMPERIAL HWY STE 110

REF. #2023003018

BREA, CA 92821

PROPERTY ADDRESS

APPLICANT

ALTUNYAN, HAROUTIOUN ARTUR

CO-APPLICANT

SOC SEC #608-92-9443

DOB8/31/1996

SOC SEC #

DOB

MARITAL STATUS

DEPENDENTS

COLLECTION ACCOUNTS												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	BANK OF AMERICA 552433*****7783	12/22	02/17 07/17	\$1500 REV	\$1746 \$52*	\$1746	70	1	1	24	R9 XP/TU/EF
Late Dates: 2/18-150+ (See status), 1/18-150+, 12/17-120, 11/17-90, 10/17-60, 9/17-30												
ACCOUNT INFORMATION DISPUTED BY CONSUMER												

OTHER CREDIT HISTORY
*** NONE ***

INQUIRIES (LAST 120 DAYS)											
XP	B	12/21/22	COVIVS MORTGAGE SOLUTI					FINANCE			
TU	B	12/21/22	CAPITAL CITY INDUSTR					MISC			
EF	B	12/21/22	FUNDING SUITE					MISC			

PUBLIC RECORDS
*** NONE ***

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to XACTUS FORMERLY CREDIT PLUS customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	71592	84000	907	0
AUTO	1	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	1	0	0	0	0
REVOLVING	4	0	550	0	0
OTHER	0	0	0	0	0
TOTAL	7	71592	84550	907	0

SECURED DEBT	71592	OLDEST TRADELINE	05/16
UNSECURED DEBT	25512	REVOLVING CREDIT UTILIZATION	0%
		TOTAL DEBT/HIGH CREDIT	85%

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				REF. #	2023003018	LOAN TYPE	
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APPLICANT	ALTUNYAN, HAROUTIOUN ARTUR			CO-APPLICANT			
SOC SEC #	608-92-9443	DOB	8/31/1996	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
DEROGATORY SUMMARY							
CHARGE OFFS:	2	30 DAYS:	3	INQUIRIES:	3		
COLLECTIONS:	0	60 DAYS:	3	MOST RECENT LATE:	04/20		
BANKRUPTCY:	0	90 DAYS:	3	DISPUTES:	1		
PUBLIC RECORDS:	0	OTHER:	0				
EXPERIAN FRAUD SHIELD							
*** FRAUD SHIELD ***							
1 - ALTUNYAN, HAROUTIOUN ARTUR							
* FROM 10/01/22 INQ COUNT FOR SSN - 1							
* FROM 10/01/22 INQ COUNT FOR ADDRESS - 6							
* INPUT SSN ISSUED 1995 - 1997							
* 12 - SECURITY STATEMENT PRESENT ON REPORT							
TU IDVISION ALERT							
*** IDVISION ALERT ***							
2 - ALTUNYAN, HAROUTIOUN ARTUR							
AVAILABLE AND CLEAR							
ALERT							
1 - EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.							
1 - HAROUTIOUN ALTUNYAN YOB: 1996 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED							
2 - TRANSUNION FRAUD ALERT: EXTENDED FRAUD ALERT ON FILE. VERIFY CONSUMER IDENTITY BEFORE ISSUING CREDIT.							
3 - EQUIFAX FRAUD ALERT: ID THEFT VICTIM - FRAUD ALERT ON FILE. INFORMATION BLOCKED DUE TO POLICE OR DMV REPORT.							
MISCELLANEOUS INFORMATION							
- Instant View Password: AV-A5DEC5							
- To verify the authenticity of this credit report, please visit https://credit.creditplus.com and click on the Instant View link. Enter Identifier # 72261739 and password AV-A5DEC5 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.							
SOURCE OF INFORMATION							
1	EXPERIAN - PULLED ON: 01/05/23 NAME: HAROUTIOUN ALTUNYAN 608929443 DOB: 08/31/96 SSN: 608929443 ADDRESS: 44560 90TH ST E, LANCASTER, CA 93535-8412 - REPORTED 12/14 - 05/17 ADDRESS: 3161 3183 WEST AVE K, LANCASTER, CA 93535 - REPORTED 04/15						
2	TRANSUNION - PULLED ON: 01/05/23 - INFILE DATE: 12/08/14 NAME: HAROUTIOUN ARTHUR ALTUNYAN NAME: DOB: 08/31/96 SSN: 608929443 ADDRESS: 44560 90TH E ST #E, LANCASTER, CA 93535-8412 - REPORTED 07/20 ADDRESS: 44560 90 ST EAST AVE J, LANCASTER, CA 93535 - REPORTED 05/18						
3	EQUIFAX - PULLED ON: 01/05/23 - INFILE DATE: 09/02/14 NAME: HAROUTIOUN A ALTUNYAN DOB: 08/31/96 SSN: 608929443 ADDRESS: 44560 90TH ST E, HI VISTA, CA 93535 - REPORTED 09/14 - 01/23						
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SOC SEC #	608-92-9443	DOB	8/31/1996	SOC SEC #		DOB		
MARITAL STATUS				DEPENDENTS				
CREDITORS								
AMERICAN EXPRESS	P.O. BOX 7871, FORT LAUDERDALE, FL 33329						800-528-4800	
AMEX	PO BOX 297871, FORT LAUDERDALE, FL 33329						800-528-4800	
AVANT LLC/WEB BANK	222 N. LASALLE, SUITE 17, CHICAGO, IL 60601						800-712-5407	
BANK OF AMERICA	400 CHRISTIANA RD, NEWARK, DE 19713						800-669-6650	
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060						800-955-7070	
CAPITAL BANK	1 CHURCH ST, ROCKVILLE, MD 20850						800-859-6412	
CAPITAL ONE	PO BOX 85520, RICHMOND VA 23285						800-955-7070	
COVIUS MORTGAGE SOLUTI	12410 E MIRABEAU PKWY ST, SPOKANE VALLEY, WA 99216						509-327-9634	
Credit Plus Inc								
DOVENMUEHLE MORTGAGE	1501 WOODFIELD ROAD, SCHAUMBURG, IL 60173-6052							
EDWARDS FEDERAL CRED U	10 S MUROC DR, EDWARDS, CA 93524						661-952-5945	
funding ste	, san diego ca						858-824-0406	
MBNA AMERICA	PO BOX 17054, WILMINGTON DE 19884						800-421-2110	
MMGMT CNSLT	1 CORPORATE DR SUITE 360, LAKE ZURICH, IL 60047						847-550-7300	
MORT MGMT CONSLTS/DOVE	1 CORPORATE DR STE 360, LAKE ZURICH, IL 60047						877-966-2462	
OPENSKY CBNK	PO BOX 8130, RESTON, VA 20195						800-859-6412	
public savings bk							800-599-7889	
WEBBANKAVANT	222 N. LASALLE ST SUITE 1700, CHICAGO, IL 60601						800-712-5407	
REMARKS								
1 - CONSUMER STATEMENT: 06& 01-04-23 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 818-807-5525 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-04-23.								
2 - CONSUMER STATEMENT: #HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (818) 419-8950 (818) 807-5525								
3 - CONSUMER STATEMENT: FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE.								
DISCLAIMER								
<p>-</p> <p>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.</p> <p>-</p> <p>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.</p>								
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PROPERTY ADDRESS

APPLICANT				CO-APPLICANT	
APPLICANT	ALTUNYAN, HAROUTIOUN ARTUR			CO-APPLICANT	
SOC SEC #	608-92-9443	DOB	8/31/1996	SOC SEC #	DOB
MARITAL STATUS	DEPENDENTS				

DISCLAIMER

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

TREND SUMMARY

PAYMENT BEHAVIOR:	INACTIVE	PAYMENT RATIO:	N/A
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REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	1	1	1	1	1	1
# ACTIVE ACCOUNTS	0	1	1	3	3	3
CREDIT LIMIT	0	2050	2050	22050	21900	21900
PREV BALANCE	0	1746	1771	25516	25810	0
BALANCE	0	1746	1746	25519	25515	25635
SCHEDULED PAYMENT	0	0	0	7	3	25
ACTUAL PAYMENT	0	0	25	0	305	286

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	0	71844	72096	72844	74318	76908
PAYMENT	0	1000	1000	1000	1082	1000

*** END OF REPORT 1/5/2023 3:11:21 PM ***

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ID Plus

Borrower: HAROUTIOUN ARTUR ALTUNYAN
Address: 44560 90 TH ST E
City, State, ZIP: LANCASTER, CA 93535

Social Security Number: XXX-XX-9443
Telephone Number: Not Provided

Summary

- | | |
|---|---------------------------------|
| Fraud Alert on File | No SSN Alert on File |
| No Active Duty Alert on File | No Address Alert on File |
| No Notice of Credit Freeze on File | Other Alert on File |

Social Security Number Alerts

SSN Check: **PASSED**

- Verified SSN with external information sources
- Verified SSN is consistent with Personal identifying information
- Verified SSN against Social Security Administration's Master Death Database

Address Alerts

Address Check: **PASSED**

- Verified Address with external information sources
- Verified Address against known fraudulent activity
- Verified Address against commonly associated fraudulent activity indicators

Other Alerts

Additional Alerts Check: **Requires Investigation**

XP: SECURITY STATEMENT PRESENT ON REPORT

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield and TransUnion IDVision Alert. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

RETURN SERVICE REQUESTED

HAROUTIOUN ARTUR ALTUNYAN
44560 90 TH ST E
LANCASTER, CA 93535

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	669	EXPERIAN/FAIR, ISAAC (VER. 2)	01/05/23
	596	TRANSUNION/FICO CLASSIC (04)	01/05/23
	609	EQUIFAX/FICO CLASSIC V5 FACTA	01/05/23

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>EXPERIAN: Scores range from a low of 300 to a high of 850.</p> <p>TRANS UNION: Scores range from a low of 309 to a high of 839.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</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>EXPERIAN: Your credit score ranks higher than 29 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 14 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 14 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none">SERIOUS DELINQUENCYNUMBER OF ACCOUNTS WITH DELINQUENCYLENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHEDNO RECENT REVOLVING BALANCESTOO MANY INQUIRIES LAST 12 MONTHS <p>TRANS UNION</p> <ul style="list-style-type: none">SERIOUS DELINQUENCYPROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTSNUMBER OF ACCOUNTS WITH DELINQUENCYTIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWNINQUIRIES IMPACTED THE CREDIT SCORE <p>EQUIFAX</p> <ul style="list-style-type: none">SERIOUS DELINQUENCYLENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHEDNUMBER OF ACCOUNTS WITH DELINQUENCYTIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWNNUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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?	<p>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.</p>

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.

Your credit scores were provided by the following credit reporting agency:

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

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

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

ALTUNYAN, HAROUTIOUN ARTUR
44560 90 TH ST E
LANCASTER, CA 93535

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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 regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

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

The following information about your credit scores was created on 1/5/2023.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - HAROUTIOUN A ALTUNYAN - *****9443

SCORE: **609**

00039 - SERIOUS DELINQUENCY

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - HAROUTIOUN ARTHUR ALTUNYAN - *****9443

SCORE: **596**

039 - SERIOUS DELINQUENCY

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - HAROUTIOUN ALTUNYAN - *****9443

SCORE: **669**

39 - SERIOUS DELINQUENCY

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

24 - NO RECENT REVOLVING BALANCES

08 - TOO MANY INQUIRIES LAST 12 MONTHS

CONSUMER EXPLANATION LETTER

FILE #: 72261739
REFERENCE #: 2023003018
APPLICANT: ALTUNYAN, HAROUTIOUN ARTUR
CO-APPLICANT:
ADDRESS: 44560 90 TH ST E
LANCASTER, CA 93535

CREDIT REPORT PROVIDED BY:
CREDIT PLUS
31550 WINTERPLACE PKWY
SALISBURY, MD 21804
VOICE: (800) 258-3488
FAX (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to FIDELITY LENDING SOLUTIONS in association with your recent application.

A brief statement may be required by FIDELITY LENDING SOLUTIONS to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to FIDELITY LENDING SOLUTIONS promptly. If you are unsure of the explanation(s) required, please contact FIDELITY LENDING SOLUTIONS.

IT IS VERY IMPORTANT that you respond to FIDELITY LENDING SOLUTIONS IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:
FIDELITY LENDING SOLUTIONS
2650 E IMPERIAL HWY STE 110
BREA, CA 92821
Phone: 7146846452

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE B / B		ACCT TYPE MTG	REPORTED 12/22	HI CREDIT \$84000	PAYMENT \$907	30 10	60 1	90+ 5	CUR WAS 120+		
SOURCE XP/TU/EF	MORT MGMT CONSLTS/DOVE 3101442924252	TERM 360	OPENED 01/17	BALANCE \$71592	PAST DUE \$0	04/20 12/19 07/19 04/19 03/19 02/19 05/18 03/18 08/17 07/17	09/17	02/18 01/18 12/17 11/17 10/17	MO REV 71	LAST LATE 04/20	DLA 12/22
MANUFACTURED HOME; FANNIE MAE ACCOUNT											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 72261739
REFERENCE #: 2023003018
APPLICANT: ALTUNYAN, HAROUTIOUN ARTUR
CO-APPLICANT:
ADDRESS: 44560 90 TH ST E
LANCASTER, CA 93535

CREDIT REPORT PROVIDED BY:
CREDIT PLUS
31550 WINTERPLACE PKWY
SALISBURY, MD 21804
VOICE: (800) 258-3488
FAX (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

002											
ECOA / WHOSE B / B	CAPITAL ONE 515676*****	ACCT TYPE REV	REPORTED 12/22	HI CREDIT \$20000	PAYMENT \$713*	30 1	60 1	90+ 3	CHARGE OFF		
SOURCE XP/TU		TERM -	OPENED 01/17	BALANCE \$23766	PAST DUE \$23766	10/17	11/17	02/18 01/18 12/17	MO REV 70	LAST LATE 01/18	DLA 08/17
DISPUTE RESOLVED REPORTED BY GRANTOR											
EXPLANATION:											
OUTCOME:											

003											
ECOA / WHOSE B / B	BANK OF AMERICA 552433*****7783	ACCT TYPE REV	REPORTED 12/22	HI CREDIT \$1500	PAYMENT \$52*	30 1	60 1	90+ 24	CHARGE OFF		
SOURCE XP/TU/EF		TERM -	OPENED 02/17	BALANCE \$1746	PAST DUE \$1746	09/17	10/17	02/18 01/18 12/17 11/17	MO REV 70	LAST LATE 02/18	DLA 07/17
ACCOUNT INFORMATION DISPUTED BY CONSUMER											
EXPLANATION:											
OUTCOME:											

PUBLIC RECORDS

*** NONE ***

ADDRESSES

Address	Time Frame	Source	Do You Currently Own This Property?
001. 3161 3183 WEST AVE K, LANCASTER, CA 93535	04/15 - 04/15	XP-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
Explanation:			
002. 44560 90 ST EAST AVE J, LANCASTER, CA 93535	05/18 - 05/18	TU-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
Explanation:			
003. 44560 90 TH ST E, LANCASTER, CA 93535	CURRENT	User Supplied-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
Explanation:			
004. 44560 90TH ST E, HI VISTA, CA 93535	09/14 - 01/23	EF-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
Explanation:			

CONSUMER EXPLANATION LETTER

FILE #: 72261739
REFERENCE #: 2023003018
APPLICANT: ALTUNYAN, HAROUTIOUN ARTUR
CO-APPLICANT:
ADDRESS: 44560 90 TH ST E
LANCASTER, CA 93535

CREDIT REPORT PROVIDED BY:
CREDIT PLUS
31550 WINTERPLACE PKWY
SALISBURY, MD 21804
VOICE: (800) 258-3488
FAX (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

ADDRESSES

Address	Time Frame	Source	Do You Currently Own This Property?
005. 44560 90TH ST E, LANCASTER, CA 93535	12/14 - 05/17, 07/20 - 07/20	XP/TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. COVIUS MORTGAGE SOLUTI	12/21/22	XP-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
002. CAPITAL CITY INDUSTR	12/21/22	TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
003. FUNDING SUITE	12/21/22	EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

NAME VARIATION

APPLICANT

Name	Source	Explanation
001. HAROUTIOUN ARTHUR ALTUNYAN	TU	

ADDITIONAL REMARKS

*** NONE ***

*** 1/5/2023 3:11:22 PM ***

Borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

FIDELITY LENDING SOLUTIONS
2650 E IMPERIAL HWY STE 110
BREA, CA 92821

File #:	6167473	Ref #:	2023003018	Ordered By:	PROCESSING DEPT.
Applicant:	HAROUTIOUN ARTUR ALTUNYAN	SSN:	***-**-9443	Date Ordered:	1/5/2023
				Last Updated:	

Amount: \$1153

[MICHAEL ANTONOVICH ANTELOPE VALLEY COURTHOUSE | County: LOS ANGELES, CA](#)

File Date: 6/12/2017

Filing #: 17AVSC00742

Date Last Seen: 8/31/2017

Judgment Type: SMALL CLAIMS JUDGMENT

Filing Book: N/A

Release/Satisfied Date: N/A

Eviction: No

Filing Page: N/A

Filing Description: N/A

Plaintiff: MS EVELYN I MELCHOR

Defendant: MR HAROUTIOUN ARTUR ALTUNYAN

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.