

California Required Notices

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in CA Civil Code Section 1786.26.

This report was prepared using software provided by RP On-Site LLC, which can be contacted at: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or <https://www.on-site.com/request-rental-report-or-submit-dispute/>.

Avisos obligatorios en el estado de California

El presente informe no garantiza la exactitud ni la veracidad de la información con respecto al tema de investigación, sino únicamente que es una copia exacta de los registros públicos y es posible que la información generada como consecuencia del robo de identidad, incluidos los registros de antecedentes delictivos, se haya asociado por error con el consumidor objeto del presente informe.

Una agencia de investigación de verificación de crédito proporcionará al consumidor que desee obtener una copia de un informe o que solicite la revisión de un archivo un aviso por escrito en inglés y español, escrito en un lenguaje simple y claro, que establezca los términos y condiciones de su derecho a recibir todas las divulgaciones conforme a la Sección 1786.26 del Código Civil de California.

Este informe se preparo con el software proporcionado pro RP On-Site LLC, que puede contractarse en: 2201 Lakeside Blvd., Richardson, TX 75082; 1-877-222-0384; or <https://www.on-site.com/request-rental-report-or-submit-dispute/>.

Rental Report for Hyun-Chae Loh (Occupant)

Identity	From Application	From Equifax
Name:	Hyun-Chae Loh (Occupant)	HYUN-CHAE LOH
SSN:	221-79-****	221-79-****
Birth Date:	12/**/1991	12/**/1991

Addresses	From Application	From Equifax
	451 Franklin Street Cambridge, MA 02139 - US	451 FRANKLIN ST. CAMBRIDGE, MA 02139 (Applicant) Reported 8/2021

Employment	From Application	From Equifax
Applicant:	Total annual Income:	

Criminal History

Requested For	Location Searched	Period Searched	Requested	Returned
Hyun-Chae Loh (Occupant)	Multistate Search	8/20/2014 - 8/20/2021	8/20/2021	8/20/2021
Results <i>No Records Found</i>				

National Sex Offender Registry History

Requested For	Date Requested	Date Returned
Hyun-Chae Loh (Occupant)	8/20/2021	8/20/2021
Results <i>No Records Found</i>		



Rental Report for Hyun-Chae Loh (Occupant), 8/20/2021 for 2702W at Hayden

Restricted Person Search		
Requested For Hyun-Chae Loh	Requested 8/20/2021	Returned 8/20/2021
Results <i>No Records Found</i>		

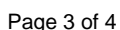
Risk Models		
From RealPage		
Risk Model Name RealPage AI Score (Applicant)	Score 854	Score Factors Tradeline scoring Debt-to-income ratio Credit Score Rental Payment History
	Description RealPage AI Score uses machine-learning and data patterns in credit score, debt/liability types, trade lines, rental payment history, and renter behavior to achieve reduced bad debt. The RealPage AI Score range is between 1 and 1000 (the higher the score, the less risky the consumer).	

From Equifax		
Risk Model Name Credit Score (Applicant)	Score 803	Score Factors Lack of sufficient credit history on bankcard or revolving accounts Lack of sufficient relevant first mortgage account information The date that you opened your oldest account is too recent You have too many accounts that were opened recently
	Description This credit score is a widely used risk model that uses credit report data to predict the likelihood of default. The credit score range is between 300 and 850 (the higher the score, the less risky the consumer).	

Credit Accounts																																																																					
From Equifax																																																																					
Account Name CITICARDS CBNA (Applicant)	Opened 9/2018	Last Active 6/2021	30-59	60-89	90+	Past Due	Balance \$122.00																																																														
	Monthly Payment \$35.00	High Credit \$534.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																																																	
	Payment History																																																																				
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Account Name JPMCB - CARD SERVICE (Applicant)	Opened 3/2019	Last Active 7/2021	30-59	60-89	90+	Past Due	Balance \$98.00																																																														
	Monthly Payment \$35.00	High Credit \$504.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																																																	
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Rental Report for Hyun-Chae Loh (Occupant), 8/20/2021 for 2702W at Hayden

Account Name AMERICAN EXPRESS (Applicant)	Opened 2/2021	Last Active 6/2021	30-59	60-89	90+	Past Due	Balance \$60.00
	Monthly Payment	High Credit \$428.00	Type OPEN ACCOUNT	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 0 0 0 0 0 7/ 5/ 3/ 21 21 21						
Account Name BANK OF AMERICA (Applicant)	Opened 8/2016	Last Active 6/2021	30-59	60-89	90+	Past Due	Balance \$52.00
	Monthly Payment \$25.00	High Credit \$1,535.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/ 5/ 3/ 1/ 11/ 9/ 7/ 5/ 3/ 1/ 11/ 9/ 21 21 21 21 20 20 20 20 20 20 19 19						
Account Name JPMCB - CARD SERVICE (Applicant)	Opened 11/2017	Last Active 6/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$2,743.00	Type REVOLVING	Comments CONSUMER DISPUTES THIS ACCOUNT INFORMATION Rate/Status 1: Pays account as agreed			
	Payment History 0 8/ 6/ 4/ 2/ 12/ 10/ 8/ 6/ 4/ 2/ 12/ 10/ 21 21 21 21 20 20 20 20 20 20 19 19						
Account Name AMERICAN EXPRESS (Applicant)	Opened 2/2017	Last Active 5/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$1,493.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 8/ 6/ 4/ 2/ 12/ 10/ 8/ 6/ 4/ 2/ 12/ 10/ 21 21 21 21 20 20 20 20 20 20 19 19						
Account Name BANK OF AMERICA (Applicant)	Opened 6/2017	Last Active 7/2019	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$836.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 8/ 6/ 4/ 2/ 12/ 10/ 8/ 6/ 4/ 2/ 12/ 10/ 21 21 21 21 20 20 20 20 20 20 19 19						
Account Name JPMCB - CARD SERVICE (Applicant)	Opened 7/2019	Last Active 1/2021	30-59	60-89	90+	Past Due	Balance \$0.00
	Monthly Payment	High Credit \$697.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed			
	Payment History 0 7/ 5/ 3/ 1/ 11/ 9/ 7/ 5/ 3/ 1/ 11/ 9/ 21 21 21 21 20 20 20 20 20 20 19 19						



Rental Report for Hyun-Chae Loh (Occupant), 8/20/2021 for 2702W at Hayden

Account Name DISCOVER BANK (Applicant)	Opened 12/2019	Last Active 11/2020	30-59	60-89	90+	Past Due	Balance \$0.00																																																								
	Monthly Payment	High Credit \$433.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																																																											
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Account Name JPMCB - CARD SERVICE (Applicant)	Opened 1/2021	Last Active 7/2021	30-59	60-89	90+	Past Due	Balance \$0.00																							
	Monthly Payment	High Credit \$340.00	Type REVOLVING	Comments Rate/Status 1: Pays account as agreed																										
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Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

A Summary of Your Additional Rights in New York

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified or overnight mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

To place a security freeze on your credit report, you must contact each of these credit reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

(800) 685-1111

<https://www.freeze.equifax.com>

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

(888) 397-3742

<https://www.experian.com/freeze/center.html>

TransUnion LLC

P.O. Box 2000

Chester, PA 19022-2000

(888) 909-8872

www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit mortgage, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

1. The personal identification number or password;
2. Proper identification to verify your identity;
3. The proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
4. Payment of any applicable fee.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

Additional rights under your state's law, which are also in the federal Fair Credit Reporting Act, are explained in the enclosed Summary of Your Rights under the Fair Credit Reporting Act.