

AMEX	PO BOX 297871, FORT LAUDERDALE, FL 33329	800-874-2717
BBY/CBNA	PO BOX 6497, SIOUX FALLS, SD 57117	888-574-1301
CHASE	P.O. BOX 15298, WILMINGTON, DE 19850	800-955-9900
CITI	PO BOX 6241, SIOUX FALLS SD 57117	800-633-7367
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
CREDIT PLUS	31550 WINTERPLACE PKWY, SALISBURY, MD 21804	410-742-9551
Credit Plus, Inc.	31550 Winter Place Parkway, Salisbury, MD 21804	800-258-3488
GEMB/BANANA REPUBLIC	P.O. BOX 103065 C11G, ROSWELL, GA 30076	800-234-7455
LOANCARE	INTERSTATE CORPORATE CENTER BUILDING #9, SUITE 200, NORFOLK, VA 23502	757-892-1700
LOANCARE SERVICING	200 GOLDEN OAK CT, VIRGINIA BEACH VA 23452	800-509-0183
MACY'S/DSNB	911 DUKE BLVD, MASON, OH 45040	866-593-2543
SYNCB/CARE CREDIT		866-396-8254
SYNCB/ONDC	PO BOX 965005, ORLANDO, FL 32896	866-450-5294
SYNCB/PPC	PO BOX 530975, ORLANDO, FL 32896	844-373-4961
TARGET/TD	PO BOX 673, MINNEAPOLIS, MN 55440	800-659-2396
WFNNB/VCTRIA	PO BOX 182128, COLUMBUS OH 43218	800-695-9478

REMARKS

1 - EXPERIAN MESSAGE: CKPT: INPUT SSN ISSUE DATE UNVERIFIED
2 - CONSUMER STATEMENT: 32& 11-27-18 0000000 FILE LOCKED AT CONSUMERS REQUEST

DISCLAIMER

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.

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.

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

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

TREND SUMMARY

PAYMENT BEHAVIOR:	REVOLVING		PAYMENT RATIO:		0.00 %	
REVOLVING ACCOUNTS						
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	10	10	10	10	10	12
# ACTIVE ACCOUNTS	6	3	3	4	2	2
CREDIT LIMIT	51524	46524	46524	46524	47700	47200
PREV BALANCE	6501	5036	1880	2444	338	0
BALANCE	6124	6501	5036	1184	445	3857
SCHEDULED PAYMENT	314	217	154	118	70	99
ACTUAL PAYMENT	0	0	0	0	0	188
NON-REVOLVING ACCOUNTS						
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	141	888	1736	1052	2304	1457
PAYMENT	0	0	0	0	0	

*** END OF REPORT 7/28/2021 2:11:16 PM ***

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

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FHMA, FHMC, FHA, VA and the Farmers Home Administration.

RETURN SERVICE REQUESTED

WALTER M CUJI
33 265 104 STREET 1R
CORONA, NY 11368

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	760 Source: EXPERIAN
Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 07/28/21	
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	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 300 to a high of 850.</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	Your credit score ranks higher than 60 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> TOO MANY INQUIRIES LAST 12 MONTHS AMOUNT OWED ON ACCOUNTS IS TOO HIGH LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
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?	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 .

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.

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

RETURN SERVICE REQUESTED

GLADYS L PAREDES
 33 265 104 STREET 1R
 CORONA, NY 11368

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	741 Source: TRANS UNION
	Model: TRANSUNION/FICO CLASSIC (04) Date: 07/28/21
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	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>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	Your credit score ranks higher than 54 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS • LEVEL OF DELINQUENCY ON ACCOUNTS • TOO MANY INQUIRIES LAST 12 MONTHS • LACK OF RECENT INSTALLMENT LOAN INFORMATION • INQUIRIES IMPACTED THE CREDIT SCORE
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>
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If you have questions concerning the terms of the loan, contact the lender.

UNMB HOME LOANS INC - GANNON2
3601 HEMPSTEAD TURNPIKE, SUITE 300
LEVITTOWN, NY 11756
5165205700

NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE

CUJI, WALTER M
33 265 104 STREET 1R
CORONA, NY 11368

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.

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

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

The following information about your credit scores was created on 7/28/2021.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - WALTER M CUJI - *****6065
SCORE: **750**
00008 - TOO MANY INQUIRIES LAST 12 MONTHS
00011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
00028 - NUMBER OF ESTABLISHED ACCOUNTS
00032 - LACK OF RECENT INSTALLMENT LOAN INFORMATION

TRANSUNION/FICO CLASSIC (04) - WALTER M CUJI - *****6065
SCORE: **761**
008 - TOO MANY INQUIRIES LAST 12 MONTHS
001 - AMOUNT OWED ON ACCOUNTS TOO HIGH
028 - NUMBER OF ESTABLISHED ACCOUNTS
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - WALTER CUJI - *****6065
SCORE: **760**
08 - TOO MANY INQUIRIES LAST 12 MONTHS
01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

UNMB HOME LOANS INC - GANNON2
3601 HEMPSTEAD TURNPIKE, SUITE 300
LEVITTOWN, NY 11756
5165205700

NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE

PAREDES, GLADYS L
33 265 104 STREET 1R
CORONA, NY 11368

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.

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

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

TRANSUNION	EQUIFAX
PO BOX 2000	PO BOX 740241
CHESTER, PA 19016	ATLANTA, GA 30374
800-916-8800	800-685-1111
transunion.com/myoptions	www.equifax.com/fcra

The following information about your credit scores was created on 7/28/2021.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - GLADYS PAREDES - *****2388

SCORE: **751**

00008 - TOO MANY INQUIRIES LAST 12 MONTHS

00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TRANSUNION/FICO CLASSIC (04) - GLADYS L PAREDES - *****2388

SCORE: **741**

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

002 - LEVEL OF DELINQUENCY ON ACCOUNTS

008 - TOO MANY INQUIRIES LAST 12 MONTHS

004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION

FA - INQUIRIES IMPACTED THE CREDIT SCORE

CONSUMER EXPLANATION LETTER

FILE #: 64029446
REFERENCE #: R2107046041
APPLICANT: CUJI, WALTER M
CO-APPLICANT: PAREDES, GLADYS L
ADDRESS: 33 265 104 STREET 1R
CORONA, NY 11368
RE: CREDIT ACCOUNTS AND INQUIRIES

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

Dear Applicant,

A copy of your credit report has been provided to UNMB HOME LOANS INC - GANNON2 in association with your recent application.

A brief statement may be required by UNMB HOME LOANS INC - GANNON2 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 UNMB HOME LOANS INC - GANNON2 promptly. If you are unsure of the explanation(s) required, please contact UNMB HOME LOANS INC - GANNON2.

IT IS VERY IMPORTANT that you respond to UNMB HOME LOANS INC - GANNON2 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:
UNMB HOME LOANS INC - GANNON2
3601 HEMPSTEAD TURNPIKE, SUITE 300
LEVITTOWN, NY 11756
Phone: 5165205700

* 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 C / C	ACCT TYPE REV	REPORTED 07/21	HI CREDIT \$3300	PAYMENT \$0	30 1	60 0	90+ 0	CUR WAS 30		
	SYNCR/CARECR 601918*****1579	TERM -	OPENED 11/09	BALANCE \$0	PAST DUE \$0	02/18	-	-	MO REV 82	LAST LATE 02/18	DIA 08/19
EXPLANATION: <input type="text"/>											
<input type="text"/>											
OUTCOME: <input type="text"/>											

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. CREDIT PLUS	04/01/21	XP/EF-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation: <input type="text"/>			
<input type="text"/>			
002. CARDINAL FINANCIAL C	04/01/21	TU-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation: <input type="text"/>			
<input type="text"/>			

ADDITIONAL REMARKS

*** 7/28/2021 2:11:18 PM ***

Borrower Signature _____

Date _____

Co-borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

UNMB HOME LOANS INC - GANNON2
3601 HEMPSTEAD TURNPIKE, SUITE 300
LEVITTOWN, NY 11756

NEW YORK STATE
DRIVER LICENSE

592 784 609

PAREDES
CLADYS L

37-2801 ST 1FL
JACKSON HTS. NY 11372

SEX F HT 5'4"-11" EYES BLK

DOB 09/17/1962

EXP 09/17/2024

E NONE
R NONE

09/16/2016

SEP 02

EXCELSIOR

