

# STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Iridet Mario Irineo Ruiz**

Address: **1703 South Chicago Street #29  
Joliet, IL 60436**

Date: **March 15, 2023**

Loan Number: **GetLoanNum31237**

Loan Amount: **\$200,000.00**

Interest Rate: **6.750 %**

Term: **30 years**

Description of Account, Transaction, or Requested Credit:

**Mortgage Loan Application**

Description of Action Taken:

**Application denied**

## Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

### A. Credit

- ☐ No credit file
- ☐ Insufficient number of credit references provided
- ☐ Limited credit experience
- ☐ Unable to verify credit references
- ☐ Garnishment or Attachment
- ☐ Foreclosure or Repossession
- ☐ Collection Action or Judgment
- ☐ Excessive obligations
  - ☐ Insufficient income for total obligations
- ☐ Unacceptable payment record on previous mortgage
- ☐ Delinquent Past or Present Credit Obligations With Others
- ☐ Bankruptcy
- ☐ Unacceptable type of credit references provided
- ☐ Poor credit performance with us
- ☐ Number of recent inquiries on credit bureau report

### B. Employment Status

- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Temporary or irregular employment

### C. Income

- ☐ Income insufficient for amount of credit requested
- ☐ Unable to verify income
- ☐ Excessive Obligations in Relation to Income

### D. Residency

- ☐ Temporary residence
- ☐ Length of residence
- ☐ Unable to verify residence

### E. Other

- ☐ Credit application incomplete
- ☐ Inadequate collateral
  - ☐ Unacceptable property
  - ☐ Insufficient data – property
  - ☐ Unacceptable appraisal
  - ☐ Unacceptable leasehold estate
  - ☐ Value or type of collateral is not sufficient
- ☐ We do not grant credit to any applicant on the terms and conditions you have requested.
- ☐
- ☒ **Insufficient Cash**

## Part II. Disclosure of Use of Information Obtained from an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- ☒ Our credit decision was based in whole or part on information obtained in a report from the consumer-reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer-reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: **Factual Data**

Address: **PO BOX 530090, ATLANTA, GA 30353**

Telephone number (toll free): **800-216-3463**

- ☒ We also obtained your credit score from this consumer reporting agency and used it in making our credit 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.

Credit Agency Name:

Address:

Phone:

Your Credit Score: \_\_\_\_\_

Date: \_\_\_\_\_

Scores range from a low of \_\_\_\_\_ to a high of \_\_\_\_\_

Key factors that adversely affected your credit scores:

- ☐ Number of recent inquiries on consumer report

Credit Agency Name: **TRANSUNION CONSUMER SOLUTIONS**

Address: **WWW.TRANSUNION.COM, PO BOX 1000, CHESTER, PA 19016**

Phone: **800-916-8800**

Your Credit Score: **673**

Date: **September 19, 2022**

Scores range from a low of **309** to a high of **839**

Key factors that adversely affected your credit scores:

**SERIOUS DELINQUENCY  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
TOO MANY ACCOUNTS WITH BALANCES  
TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS**

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **EQUIFAX INFORMATION SERVICES, LLC**  
Address: **WWW.EQUIFAX.COM, PO BOX 740241, ATLANTA, GA 30374**  
Phone: **800-685-1111**

Your Credit Score: **653**

Date: **September 19, 2022**

Scores range from a low of **334** to a high of **818**

Key factors that adversely affected your credit scores:

**SERIOUS DELINQUENCY  
NUMBER OF ACCOUNTS WITH DELINQUENCY  
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS**

☒ Number of recent inquiries on consumer report

If you have any questions regarding your credit score(s), you should contact the consumer reporting agency(ies) at the above addresses or phone numbers.

☐ Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other than a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

**Midland States Bank  
1201 Network Centre Drive, Effingham, IL 62401  
885-569-6435 2**

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**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, or age (providing that 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 Board of Governors of the Federal System  
Federal Reserve Consumer Help, P.O. Box 1200  
Minneapolis, MN 55480  
888-851-1920**

**Federal Reserve System  
Federal Rederve Consumer Help Center, P.O. Box 1200  
Minneapolis, MN 55480  
888-851-1920**

This notification is given by: **Midland States Bank  
1201 Network Center Dr  
Effingham, IL 62401  
855-696-4352**

Notice mailed on: **March 15, 2023**

By: \_\_\_\_\_  
**Danielle Dellecker**

# STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Rosa Del Carmen Hernandez Morales**

Date: **March 15, 2023**

Address: **1703 South Chicago Street #29  
Joliet, IL 60436**

Loan Number: **GetLoanNum31237**

Loan Amount: **\$200,000.00**

Interest Rate: **6.750 %**

Term: **30 years**

Description of Account, Transaction, or Requested Credit:

**Mortgage Loan Application**

Description of Action Taken:

**Application denied**

## Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

### A. Credit

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- ☐ Limited credit experience
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- ☐ Garnishment or Attachment
- ☐ Foreclosure or Repossession
- ☐ Collection Action or Judgment
- ☐ Excessive obligations
  - ☐ Insufficient income for total obligations
- ☐ Unacceptable payment record on previous mortgage
- ☐ Delinquent Past or Present Credit Obligations With Others
- ☐ Bankruptcy
- ☐ Unacceptable type of credit references provided
- ☐ Poor credit performance with us
- ☐ Number of recent inquiries on credit bureau report

### B. Employment Status

- ☐ Unable to verify employment
- ☐ Length of employment
- ☐ Temporary or irregular employment

### C. Income

- ☐ Income insufficient for amount of credit requested
- ☐ Unable to verify income
- ☐ Excessive Obligations in Relation to Income

### D. Residency

- ☐ Temporary residence
- ☐ Length of residence
- ☐ Unable to verify residence

### E. Other

- ☐ Credit application incomplete
- ☐ Inadequate collateral
  - ☐ Unacceptable property
  - ☐ Insufficient data – property
  - ☐ Unacceptable appraisal
  - ☐ Unacceptable leasehold estate
  - ☐ Value or type of collateral is not sufficient
- ☐ We do not grant credit to any applicant on the terms and conditions you have requested.
- ☐
- ☒ **Insufficient Cash**

## Part II. Disclosure of Use of Information Obtained from an Outside Source

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- ☒ Our credit decision was based in whole or part on information obtained in a report from the consumer-reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer-reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

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Address: **PO BOX 530090, ATLANTA, GA 30353**

Telephone number (toll free): **800-216-3463**

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Credit Agency Name:

Address:

Phone:

Your Credit Score: \_\_\_\_\_

Date: \_\_\_\_\_

Scores range from a low of \_\_\_\_\_ to a high of \_\_\_\_\_

Key factors that adversely affected your credit scores:

- ☐ Number of recent inquiries on consumer report

Credit Agency Name: **TRANSUNION CONSUMER SOLUTIONS**

Address: **WWW.TRANSUNION.COM, PO BOX 1000, CHESTER, PA 19016**

Phone: **800-916-8800**

Your Credit Score: **682**

Date: **September 19, 2022**

Scores range from a low of **309** to a high of **839**

Key factors that adversely affected your credit scores:

**DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
INSUFFICIENT LENGTH OF CREDIT HISTORY  
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH**

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **EQUIFAX INFORMATION SERVICES, LLC**  
 Address: **WWW.EQUIFAX.COM, PO BOX 740241, ATLANTA, GA 30374**  
 Phone: **800-685-1111**

Your Credit Score: **663**

Date: **September 19, 2022**

Scores range from a low of **334** to a high of **818**

Key factors that adversely affected your credit scores:

**DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 TOO MANY INQUIRIES IN THE LAST 12 MONTHS**

☒ Number of recent inquiries on consumer report

If you have any questions regarding your credit score(s), you should contact the consumer reporting agency(ies) at the above addresses or phone numbers.

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**Federal Reserve Consumer Help, P.O. Box 1200**  
**Minneapolis, MN 55480**  
**888-851-1920**

**Federal Reserve System**  
**Federal Rederve Consumer Help Center, P.O. Box 1200**  
**Minneapolis, MN 55480**  
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This notification is given by: **Midland States Bank**  
**1201 Network Center Dr**  
**Effingham, IL 62401**  
**855-696-4352**

Notice mailed on: **March 15, 2023**

By: \_\_\_\_\_  
**Danielle Dellecker**