

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Adekemi Adijatu Sodamade**

Address: **8606 Old Bonhomme Apt A
Olivette, MO 63132**

Date: **February 16, 2017**

Loan Number: **GetLoanNum06182**

Loan Amount: **\$81,005.00**

Interest Rate: **4.500 %**

Term: **30 years**

Description of Account, Transaction, or Requested Credit:

Mortgage Loan Application

Description of Action Taken:

Loan 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.
- ☐
- ☐

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: **5200 Hahns Peak Dr., Loveland, CO 80538**

Telephone number (toll free): **800-673-5525**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: 669

Date: February 7, 2017

Scores range from a low of 320 to a high of 844

Key factors that adversely affected your credit scores:

Ratio of balance to limit on bank revolving or other rev accts too high
Too many inquiries last 12 months
Length of time accounts have been established
Too many accounts with balances

☐ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: 631

Date: February 7, 2017

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

Key factors that adversely affected your credit scores:

Too many accounts with balances
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Number of established accounts
Time since most recent account opening is too short

☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **611**

Date: **February 7, 2017**

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

Key factors that adversely affected your credit scores:

Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Too many accounts with balances
Length of time accounts have been established
Level of delinquency on 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



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: **February 16, 2017**

By: _____
JamieRolland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Alphonso Dormun**

Address: **260 Claridge Circle
Bolingbrook, IL 60440**

Date: **November 5, 2018**

Loan Number: **GetLoanNum15176**

Loan Amount: **\$61,600.00**

Interest Rate:

Term:

Description of Account, Transaction, or Requested Credit:

Mortgage Loan Application

Description of Action Taken:

Loan 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.
- ☒ **Property located in Cook County**
- ☐

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

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Name:

Address:

Telephone number (toll free):

- ☐ 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:

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:

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

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1201 Network Center Dr
Effingham, IL 62401
855-696-4352

Notice mailed on:

By: _____
Jamie Rolland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Victor Roman**

Address: **124 Pembroke Rd SW
Poplar Grove, IL 61065**

Date: **November 19, 2018**

Loan Number: **GetLoanNum15286**

Loan Amount: **\$63,085.00**

Interest Rate: **4.500 %**

Term: **15 years**

Description of Account, Transaction, or Requested Credit:

Mortgage Loan Application

Description of Action Taken:

Loan 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.
- ☐
- ☐

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Name: **Factaul Data**

Address: **P.O. Box 1055, Pittsburgh, PA 15230**

Telephone number (toll free): **800-929-2712**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: **572**

Date: **November 16, 2018**

Scores range from a low of **320** to a high of **844**

Key factors that adversely affected your credit scores:

Serious delinquency and public record or collection
Ratio of balance to limit on bank revolving or other rev accts too high
Time since derogatory public record or collection is too short
Time since delinquency is too recent or unknown

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: **563**

Date: **November 16, 2018**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and public record or collection filed
Time since delinquency is too recent or unknown
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Length of time since derogatory public record or collection is too short

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **588**

Date: **November 16, 2018**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and derogatory public record or collection filed
Time since delinquency is too recent or unknown
Length of time since derogatory public record or collection is too short
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

☒ Number of recent inquiries on consumer report

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1201 Network Centre Drive, Effingham, IL 62401
885-569-6435 2

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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: **November 19, 2018**

By: _____
Jamie Rolland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Lorena Roman**

Address: **124 Pembroke Rd SW
Poplar Grove, IL 61065**

Date: **November 19, 2018**

Loan Number: **GetLoanNum15286**

Loan Amount: **\$63,085.00**

Interest Rate: **4.500 %**

Term: **15 years**

Description of Account, Transaction, or Requested Credit:

Mortgage Loan Application

Description of Action Taken:

Loan 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.
- ☐
- ☐

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Name: **Factaul Data**

Address: **P.O. Box 1055, Pittsburgh, PA 15230**

Telephone number (toll free): **800-929-2712**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: **646**

Date: **November 16, 2018**

Scores range from a low of **320** to a high of **844**

Key factors that adversely affected your credit scores:

Serious delinquency and public record or collection
Ratio of balance to limit on bank revolving or other rev accts too high
Time since derogatory public record or collection is too short
Length of time accounts have been established

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: **578**

Date: **November 16, 2018**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and public record or collection filed
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Length of time since derogatory public record or collection is too short
Too many consumer finance company accounts

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **658**

Date: **November 16, 2018**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and derogatory public record or collection filed
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Length of time accounts have been established
Length of time since derogatory public record or collection is too short

☒ Number of recent inquiries on consumer report

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885-569-6435 2

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888-851-1920

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

Notice mailed on: **November 19, 2018**

By: _____
Jamie Rolland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Louis Lapuma Sr**

Address: **1015 North Main Street
Belvidere, IL 61008**

Date: **November 26, 2021**

Loan Number: **GetLoanNum31717**

Loan Amount: **\$80,000.00**

Interest Rate:

Term:

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.
- ☐
- ☐

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Name: **Factual Data**

Address: **PO BOX 1667, Pittsburgh, PA 15230**

Telephone number (toll free): **877-237-8317**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: **608**

Date: **November 22, 2021**

Scores range from a low of **320** to a high of **844**

Key factors that adversely affected your credit scores:

Serious delinquency
Number of accounts with delinquency
Ratio of balance to limit on bank revolving or other rev accts too high
Amount past due to accounts

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: **598**

Date: **November 22, 2021**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and public record or collection filed
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Number of accounts with delinquency
Time since delinquency is too recent or unknown

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **618**

Date: **November 22, 2021**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and derogatory public record or collection filed
Number of accounts with delinquency
Length of time accounts have been established
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

☒ Number of recent inquiries on consumer report

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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
888-851-1920

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

Notice mailed on: **November 26, 2021**

By: _____
Jamie Rolland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Brenda Zaragoza**

Address: **2650 Christina Drive
Lansing, IL 60438**

Date: **December 12, 2022**

Loan Number: **GetLoanNum32142**

Loan Amount: **\$235,000.00**

Interest Rate:

Term:

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.
- ☐
- ☐

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 1667, Pittsburgh, PA 15230**

Telephone number (toll free): **877-237-8317**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: 561

Date: January 4, 2022

Scores range from a low of 320 to a high of 844

Key factors that adversely affected your credit scores:

Serious delinquency
Level of delinquency on accounts
Ratio of balance to limit on bank revolving or other rev accts too high
Time since delinquency is too recent or unknown

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: 616

Date: January 4, 2022

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

Key factors that adversely affected your credit scores:

Serious delinquency
Time since delinquency is too recent or unknown
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Number of accounts with delinquency

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **620**

Date: **January 4, 2022**

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

Key factors that adversely affected your credit scores:

Serious delinquency
Time since delinquency is too recent or unknown
Number of accounts with delinquency
Length of time accounts have been established

☒ **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

☐

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:

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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
888-851-1920

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

Notice mailed on: **December 12, 2022**

By: _____
Tim Ireland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Josue Zaragoza-Loranca**

Address: **2650 Christina Drive
Lansing, IL 60438**

Date: **December 12, 2022**

Loan Number: **GetLoanNum32142**

Loan Amount: **\$235,000.00**

Interest Rate:

Term:

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.
- ☐
- ☐

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

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Name: **Factual Data**

Address: **PO BOX 1667, Pittsburgh, PA 15230**

Telephone number (toll free): **877-237-8317**

- ☒ 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: **Experian Consumer Relations**

Address: **PO Box 2002, Allen, TX 75013**

Phone: **888-397-3742**

Your Credit Score: 583

Date: January 4, 2022

Scores range from a low of 320 to a high of 844

Key factors that adversely affected your credit scores:

Serious delinquency and public record or collection
Number of accounts with delinquency
Level of delinquency on accounts
Length of time accounts have been established

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **TransUnion Consumer Relations**

Address: **PO Box 1000, Chester, PA 19016-1000**

Phone: **800-916-8800**

Your Credit Score: 588

Date: January 4, 2022

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

Key factors that adversely affected your credit scores:

Serious delinquency, and public record or collection filed
Time since delinquency is too recent or unknown
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
Length of time accounts have been established

- ☒ Number of recent inquiries on consumer report

Credit Agency Name: **Equifax Consumer Relations**
 Address: **PO Box 740241, Atlanta, GA 30374**
 Phone: **800-685-1111**

Your Credit Score: **573**

Date: **January 4, 2022**

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

Key factors that adversely affected your credit scores:

Serious delinquency, and derogatory public record or collection filed
Time since delinquency is too recent or unknown
Number of accounts with delinquency
Length of time accounts have been established

☒ **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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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

☐

Notice:

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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
888-851-1920

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

Notice mailed on: **December 12, 2022**

By: _____
Tim Ireland

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Breasha Z Campbell**

Address: **407 E Columbia Ave
Champaign, IL 61820**

Date: **December 13, 2022**

Loan Number: **GetLoanNum35312**

Loan Amount: **\$240,562.00**

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.
- ☐
- ☐

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.

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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: **EXPERIAN INFORMATION SOLUTIONS, INC.**

Address: **WWW.EXPERIAN.COM, 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013**

Phone: **888-397-3742**

Your Credit Score: **581**

Date: **November 15, 2022**

Scores range from a low of **320** to a high of **844**

Key factors that adversely affected your credit scores:

**SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS
NUMBER OF ACCOUNTS WITH DELINQUENCY
PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH**

- ☒ 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: **615**

Date: **November 15, 2022**

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

Key factors that adversely affected your credit scores:

**SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT**

- ☒ 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: **586**

Date: **November 15, 2022**

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

Key factors that adversely affected your credit scores:

**SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 NUMBER OF ACCOUNTS WITH DELINQUENCY
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT**

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

Midland States Bank
1201 Network Center Dr, Effingham, IL 62401
217-974-7125

☐

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:

888-851-1920

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

Notice mailed on: **December 13, 2022**

By: _____
Daniel Stites

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Applicant: **Mario Arriaga Vazquez**

Address: **2006 E Michigan Ave
Urbana, IL 61802**

Date: **December 15, 2022**

Loan Number: **GetLoanNum35399**

Loan Amount: **\$140,000.00**

Interest Rate: **7.000 %**

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.
- ☐
- ☐

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.

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Name: **Factual Data**

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

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

LOAN #: GetLoanNum35399

- ☒ 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: **EXPERIAN INFORMATION SOLUTIONS, INC.**

Address: **WWW.EXPERIAN.COM, 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013**

Phone: **888-397-3742**

Your Credit Score: _____

Date: **November 28, 2022**

Scores range from a low of **320** to a high of **844**

Key factors that adversely affected your credit scores:

RISK SCORE NOT AVAILABLE DUE TO LACK OF CREDIT HISTORY

☐ 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: _____

Date: **November 28, 2022**

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

Key factors that adversely affected your credit scores:

NOT SCORED: INSUFFICIENT CREDIT

☐ 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: _____

Date: **November 28, 2022**

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

Key factors that adversely affected your credit scores:

BEACON NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT

☐ Number of recent inquiries on consumer report

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888-851-1920

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

Notice mailed on: **December 15, 2022**

By: _____
Daniel Dean Sites