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	
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	 Income  Income Income insufficient for amount of credit requested Unable to verify income Excessive Obligations in Relation to Income  Residency Temporary residence Length of residence Unable to verify residence

#### 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

Credit Agency Name: Experian Consumer Relations	
Address: PO Box 2002, Allen, TX 75013	
Phone: 888-397-3742	
Your Credit Score: 669	
Date: <b>February 7, 2017</b>	
Scores range from a low of 320 to a high of 844	
Key factors that adversely affected your credit scores:	
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: <b>800-916-8800</b>	
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	

	Phone: <b>800-685-1111</b>	
	Your Credit Score: 611	
	Date: _February 7, 2017	
	Scores range from a low of <b>334</b> to a high of	010
	Key factors that adversely affected your credit scores:	010
	Proportion of balances to credit limits is too had a counts with balances Length of time accounts have been established been delinquency on accounts	ed
	Number of recent inquiries on consumer report	
	If you have any questions regarding your credit score(s) addresses or phone numbers.	, you should contact the consumer reporting agency(ies) at the above
x	mation obtained from an affiliate or from an outside source other than porting Act, you have the right to make a written request, no later than be nature of this information.	
	If you have any questions regarding this notice, you sho Midland States Bank 1201 Network Centre Drive, Effingham, IL 6240 885-569-6435 2	
Notice	):	
religion becaus faith ex	, national origin, sex, marital status, or age (providing the all or part of the applicant's income derives from any	m discriminating against credit applicants on the basis of race, color, that the applicant has the capacity to enter into a binding contract); y public assistance program; or because the applicant has in good a Act. The Federal Agency that administers compliance with this law
The Borel Federa Minne	oard of Governors of the Federal System al Reserve Consumer Help, P.O. Box 1200 apolis, MN 55480 51-1920	Federal Reserve System Federal Rederve Consumer Help Center, P.O. Box 1200 Minneapolis, MN 55480 888-851-1920
This no	otification is given by: Midland States Bank 1201 Network Center Dr Effingham, IL 62401 855-696-4352	
Notice	mailed on: February 16, 2017	By:
		JamieRolland

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

Applicant: Alphonso Dormun Date: November 5, 2018 Loan Number: GetLoanNum15176 Address: 260 Claridge Circle Loan Amount: \$61,600.00 Bolingbrook, IL 60440 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 C. Income No credit file Income insufficient for amount of credit requested Insufficient number of credit references provided Unable to verify income Limited credit experience Excessive Obligations in Relation to Income Unable to verify credit references Garnishment or Attachment D. Residency Foreclosure or Repossession Temporary residence Collection Action or Judgment Length of residence ☐ Excessive obligations Unable to verify residence Insufficient income for total obligations Unacceptable payment record on previous mortgage E. Other Delinquent Past or Present Credit Obligations With Others Credit application incomplete Bankruptcy Inadequate collateral Unacceptable property Unacceptable type of credit references provided Poor credit performance with us Insufficient data - property Number of recent inquiries on credit bureau report Unacceptable appraisal Unacceptable leasehold estate B. Employment Status Value or type of collateral is not sufficient Unable to verify employment We do not grant credit to any applicant on the terms and Length of employment conditions you have requested. ☐ Temporary or irregular employment Property located in Cook County 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 consumerreporting 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

Telephone number (toll free):

Name: Address:

or incomplete, you have the right to dispute the matter with the reporting agency.

re also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit core is a number that reflects the information in your credit report. Your credit score can change, depending on how the formation in your credit report changes.	
redit Agency Name:	
ddress:	
hone:	
our Credit Score:	
ate:	
cores range from a low of to a high of	
ey factors that adversely affected your credit scores:	
Number of recent inquiries on consumer report  redit Agency Name: ddress:	
hone:	
our Credit Score:	
ate:	
cores range from a low of to a high of	
ey 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 If you have any questions regarding your credit score(s), addresses or phone numbers.	you should contact the consumer reporting agency(ies) at the above
Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later to 60 days after you receive this notice, for disclosure of the nature of this information.		
	If you have any questions regarding this notice, you sho Midland States Bank 1201 Network Centre Drive, Effingham, IL 6240	
	885-569-6435 2	
Notice	):	
religion becaus faith ex	, national origin, sex, marital status, or age (providing the all or part of the applicant's income derives from any	n discriminating against credit applicants on the basis of race, color, nat the applicant has the capacity to enter into a binding contract) public assistance program; or because the applicant has in good Act. The Federal Agency that administers compliance with this law
The Bo Federa Minne	oard of Governors of the Federal System al Reserve Consumer Help, P.O. Box 1200 apolis, MN 55480 51-1920	Federal Reserve System Federal Rederve Consumer Help Center, P.O. Box 1200 Minneapolis, MN 55480 888-851-1920
This no	tification is given by: Midland States Bank 1201 Network Center Dr Effingham, IL 62401 855-696-4352	
Notice i	mailed on:	By: Jamie Rolland

Applicant: Victor Roman

Date: November 19, 2018
Loan Number: GetLoanNum15286
Loan Amount: \$63,085.00

Poplar Grove, IL 61065 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	 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	Income Income insufficient for amount of credit requested Unable to verify income Excessive Obligations in Relation to Income  Residency Temporary residence Length of residence Unable to verify residence

#### 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: 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 crescore is a number that reflects the information in your credit report. Your credit score can change, depending on how information in your credit report changes.
Credit Agency Name: Experian Consumer Relations
Address: <b>PO Box 2002, Allen, TX 75013</b> Phone: <b>888-397-3742</b>
FIIOTIE. 000-391-3142
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:
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: <b>November 16, 2018</b>
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
Niverbox of vecant insuliving on approximate variety

Your Credit Score: 588				
Date: <b>November 16, 2018</b>				
Scores range from a low of 334 to a high	gh of 818			
Key factors that adversely affected your credit sco	res:			
Serious delinquency, and derogatory public time since delinquency is too recent or use Length of time since derogatory public reproportion of balances to credit limits is	unknown			
Number of recent inquiries on consumer report you have any questions regarding your credit so addresses or phone numbers.	ore(s), you should contact the consumer reporting agency(ies) at the above			
Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source otl a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no la 60 days after you receive this notice, for disclosure of the nature of this information.				
If you have any questions regarding this notice, you Midland States Bank 1201 Network Centre Drive, Effingham, IL 885-569-6435 2				
Notice:				
The Federal Equal Credit Opportunity Act prohibits creditoreligion, national origin, sex, marital status, or age (provide because all or part of the applicant's income derives from	ors from discriminating against credit applicants on the basis of race, color iding that the applicant has the capacity to enter into a binding contract) or any public assistance program; or because the applicant has in good tection Act. The Federal Agency that administers compliance with this law			
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: November 19, 2018	By:			

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

Applicant: Lorena Roman

Date: November 19, 2018
Loan Number: GetLoanNum15286
Loan Amount: \$63,085.00

Poplar Grove, IL 61065 Interest Rate: 4.500 %

Term: 15 years

	scription of Account, Transaction, or Requested Credit: ortgage Loan Application		
Lo	scription of Action Taken:  an Denied		
A.	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		Income In
В.	□ 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      ☑ Employment Status     □ Unable to verify employment     □ Length of employment     □ Temporary or irregular employment	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: Factaul Data

Address: P.O. Box 1055, Pittsburgh, PA 15230 Telephone number (toll free): 800-929-2712

s	le also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit core is a number that reflects the information in your credit report. Your credit score can change, depending on how the formation in your credit report changes.
	redit Agency Name: Experian Consumer Relations
	ddress: PO Box 2002, Allen, TX 75013 hone: 888-397-3742
Г	none. <b>600-391-3142</b>
Y	our Credit Score: 646
D	ate: November 16, 2018
S	cores range from a low of 320 to a high of 844
K	ey factors that adversely affected your credit scores:
L	Time since derogatory public record or collection is too short Length of time accounts have been established  Number of recent inquiries on consumer report
Α	redit Agency Name: TransUnion Consumer Relations ddress: PO Box 1000, Chester, PA 19016-1000 hone: 800-916-8800
	our Credit Score: <u>578</u>
	ate: November 16, 2018
	cores range from a low of 309 to a high of 839
K	ey factors that adversely affected your credit scores:
F	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
L	Number of recent inquiries on consumer report

Your Credit Score: 658	
Date: <b>November 16, 2018</b>	
Scores range from a low of 334 to a	high of <b>818</b>
Key factors that adversely affected your credit	scores:
Serious delinquency, and derogatory proportion of balances to credit limits Length of time accounts have been es Length of time since derogatory public	is too high on bank revolving or other revolving accounts tablished
Number of recent inquiries on consumer relations regarding your credit addresses or phone numbers.	eport score(s), you should contact the consumer reporting agency(ies) at the above
	t on information obtained from an affiliate or from an outside source other than Credit Reporting Act, you have the right to make a written request, no later than sure of the nature of this information.
If you have any questions regarding this notice Midland States Bank 1201 Network Centre Drive, Effingham, 885-569-6435 2	
Notice:	
	editors from discriminating against credit applicants on the basis of race, color,
religion, national origin, sex, marital status, or age (p because all or part of the applicant's income derives	roviding that the applicant has the capacity to enter into a binding contract); from any public assistance program; or because the applicant has in good Protection Act. The Federal Agency that administers compliance with this law
Federal Reserve Consumer Help, P.O. Box 120 Minneapolis, MN 55480 888-851-1920	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 Effingham, IL 62401 855-696-4352	Dr
Notice mailed on: November 19, 2018	By: Jamie Rolland

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

Applicant: Louis Lapuma Sr

Date: November 26, 2021
Loan Number: GetLoanNum31717
Address: 1015 North Main Street

Date: November 26, 2021
Loan Number: GetLoanNum31717

Relyidere II 61008

Belvidere, IL 61008 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		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  Residency Temporary residence Length of residence Unable to verify residence

#### 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 th 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:
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: <b>800-916-8800</b>
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

Date: November 2	22, 2021	
Scores range from a	low of <b>334</b>	o a high of <b>818</b>
Key factors that adve	ersely affected your o	dit scores:
Number of accou	ints with delinque ecounts have bee	
Number of recent If you have any quest addresses or phone	tions regarding your	r report edit score(s), you should contact the consumer reporting agency(ies) at the above
a consumer-reporting	g agency. Under the	part on information obtained from an affiliate or from an outside source other than ir Credit Reporting Act, you have the right to make a written request, no later than closure of the nature of this information.
Midland States Barrier 1201 Network Cer 885-569-6435 2	ank	tice, you should contact:  m, IL 62401
otice:		
eligion, national origin, sex, ecause all or part of the a	marital status, or a pplicant's income deler the Consumer C of the Federal S	
	Midland States B 1201 Network Ce Effingham, IL 624 855-696-4352	er Dr
otice mailed on: Novemb	or 26 2021	By:

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

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:

Des	scription of Account, Transaction, or Requested Credit: ortgage Loan Application scription of Action Taken: optication denied		
Pa	rt I. Principal Reason(s) for Credit Denial, Termination	, or (	Other Action Taken Concerning Credit
Α.	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	C.	Income Income insufficient for amount of credit requested Unable to verify income Excessive Obligations in Relation to Income  Residency Temporary residence Length of residence Unable to verify residence
	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	E.	☐ Credit application incomplete ☐ Inadequate collateral ☐ Unacceptable property ☐ Insufficient data – property ☐ Unacceptable appraisal ☐ Unacceptable leasehold estate
B.	Employment Status  Unable to verify employment  Length of employment  Temporary or irregular employment		<ul> <li>✓ Value or type of collateral is not sufficient</li> <li>✓ We do not grant credit to any applicant on the terms and conditions you have requested.</li> </ul>

#### 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 th information in your credit report changes.
Credit Agency Name: Experian Consumer Relations
Address: PO Box 2002, Allen, TX 75013
Phone: <b>888-397-3742</b>
Your Credit Score: _561
Date:
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: <b>800-916-8800</b>
Your Credit Score: 616
Date:
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

Your Credit Score: 620
Date: <b>January 4, 2022</b>
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 aboaddresses or phone numbers.
Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other the a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later the 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, coreligion, national origin, sex, marital status, or age (providing that the applicant has the capacity to enter into a binding contra because all or part of the applicant's income derives from any public assistance program; or because the applicant has in go faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this 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 12 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

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

Applicant: Josue Zaragoza-Loranca

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 C. Income Income insufficient for amount of credit requested No credit file Insufficient number of credit references provided Unable to verify income Limited credit experience Excessive Obligations in Relation to Income Unable to verify credit references Garnishment or Attachment D. Residency Foreclosure or Repossession Temporary residence Collection Action or Judgment Length of residence ☐ Excessive obligations Unable to verify residence Insufficient income for total obligations Unacceptable payment record on previous mortgage E. Other Delinquent Past or Present Credit Obligations With Others Credit application incomplete Bankruptcy Inadequate collateral Unacceptable property Unacceptable type of credit references provided Poor credit performance with us Insufficient data - property Number of recent inquiries on credit bureau report Unacceptable appraisal Unacceptable leasehold estate B. Employment Status Value or type of collateral is not sufficient Unable to verify employment We do not grant credit to any applicant on the terms and Length of employment conditions you have requested. ☐ Temporary or irregular employment

#### 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 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:
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: <b>800-916-8800</b>
Your Credit Score: 588
Date: _ <b>January 4, 2022</b>
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

	Your Credit Score:					
	Date: January 4,		to a high of <b>Q</b>	10		
	Scores range from	·	to a high of 8	18		
	Key factors that adv					
	Time since delir Number of acco	nquency is too unts with delin	recent or unknow			
	Number of recei	nt inquiries on cor	nsumer report			
		stions regarding ye		rou should contact the consumer reporting agency(ies) at the above		
	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 que Midland States E 1201 Network Ce 885-569-6435 2	Bank	his notice, you shou ingham, IL 62401	ld contact:		
Notice	:					
religion, because faith exe	national origin, sexe all or part of the a	k, marital status, c applicant's income	or age (providing the derives from any	discriminating against credit applicants on the basis of race, color at the applicant has the capacity to enter into a binding contract) public assistance program; or because the applicant has in good Act. The Federal Agency that administers compliance with this law		
The Bo Federa Minnea	pard of Governor al Reserve Consu apolis, MN 55480 1-1920	ımer Help, P.O.		Federal Reserve System Federal Rederve Consumer Help Center, P.O. Box 1200 Minneapolis, MN 55480 888-851-1920		
This not	tification is given by:	Midland State 1201 Network Effingham, IL 855-696-4352	Center Dr			
Notice r	mailed on: <b>Deceml</b>	per 12, 2022	Е	y: Tim Ireland		

Credit Agency Name: **Equifax Consumer Relations**Address: **PO Box 740241, Atlanta, GA 30374** 

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

	scription of Account, Transaction, or Requested Credit: ortgage Loan Application	
Ap	plication denied	Dah ay Andina Tahan Ongara ayain ay Oyadii
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 Inducent 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  Employment Status Unable to verify employment Length of employment Temporary or irregular employment	 Income Income insufficient for amount of credit requested Unable to verify income Excessive Obligations in Relation to Income  Residency Temporary residence Length of residence Unable to verify residence

#### 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.					
redit Agency Name: EXPERIAN INFORMATION SOLUTIONS, INC.					
ddress: WWW.EXPERIAN.COM, 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 hone: 888-397-3742					
our Credit Score: 581					
ate: November 15, 2022					
cores range from a low of 320 to a high of 844					
ey factors that adversely affected your credit scores:					
SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS IUMBER OF ACCOUNTS WITH DELINQUENCY PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH					
Number of recent inquiries on consumer report					
redit Agency Name: TRANSUNION CONSUMER SOLUTIONS					
ddress: WWW.TRANSUNION.COM, PO BOX 1000, CHESTER, PA 19016					
hone: <b>800-916-8800</b>					
our Credit Score: 615					
ate: November 15, 2022					
cores range from a low of 309 to a high of 839					
ey 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  SENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT					
Number of recent inquiries on consumer report					

Yo	our Credit Score: 586					
	ate: November 15, 20		<u> </u>			
	cores range from a low of		to a high of 818			
K	ey factors that adversely	affected your cre	redit scores:			
T	TIME SINCE DELINQUIUMBER OF ACCOU	UENCY IS TOO NTS WITH DEI	ROGATORY PUBLIC RECORD OR COLLECTION FILED O RECENT OR UNKNOWN ILINQUENCY TORY PUBLIC RECORD OR COLLECTION IS TOO SHORT			
×	Number of recent inqu	iries on consume	ner report			
lf		regarding your ci	credit score(s), you should contact the consumer reporting agency(ies) at the above			
а	Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other that a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later that 60 days after you receive this notice, for disclosure of the nature of this information.					
M 1:	you nave any questions lidland States Bank 201 Network Center 17-974-7125		otice, you should contact:			
Notice:						
religion, n because a faith exerc	national origin, sex, mari all or part of the applications any right under the ag this creditor is:	ital status, or age ant's income der	s creditors from discriminating against credit applicants on the basis of race, color pe (providing that the applicant has the capacity to enter into a binding contract) rives from any public assistance program; or because the applicant has in good edit Protection Act. The Federal Agency that administers compliance with this law			
This notifi	Effin	and States Ba Network Cen ngham, IL 6240 696-4352	nter Dr			
Notice ma	ailed on: December 13	3, 2022	By:			
			Daniel Stites			

Credit Agency Name: **EQUIFAX INFORMATION SERVICES, LLC** 

Phone: **800-685-1111** 

Address: WWW.EQUIFAX.COM, PO BOX 740241, ATLANTA, GA 30374

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					
<u>Ap</u>	scription of Action Taken: plication denied		Others Action Taken Concerning Cycelia			
_	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  Employment Status Unable to verify employment Length of employment Temporary or irregular employment		Income Income insufficient for amount of credit requested Unable to verify income Excessive Obligations in Relation to Income  Residency Temporary residence Length of residence Unable to verify residence			

#### 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

score is a num	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.					
	Name: EXPERIAN INFORMATION SOLUTIONS, INC. W.EXPERIAN.COM, 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 97-3742					
Your Credit Sco	ore:					
Date: Novem	ber 28, 2022					
Scores range fr	om a low of 320 to a high of 844					
Key factors that	adversely affected your credit scores:					
□ Number of r	ecent inquiries on consumer report					
	Name: TRANSUNION CONSUMER SOLUTIONS W.TRANSUNION.COM, PO BOX 1000, CHESTER, PA 19016 116-8800					
Your Credit Sco	vre:					
	ber 28, 2022					
	om a low of _ <b>309</b> to a high of _ <b>839</b>					
Key factors that	adversely affected your credit scores:					
NOT SCORE	D: INSUFFICIENT CREDIT					
Number of r	ecent inquiries on consumer report					

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

Credit Agency Name: **EQUIFAX INFORMATION SERVICES, LLC** 

Phone: 800-685-1111

Address: WWW.EQUIFAX.COM, PO BOX 740241, ATLANTA, GA 30374

**Daniel Dean Sites**