



PO Box 30954  
Salt Lake City, UT 84130-0954

## PERSONAL LOANS

Reference Number 000821120045158

April 30, 2021

RE: Your recent request

Dear TENITAU LATA,

Thank you for your interest in Discover® Personal Loans.

To ensure you're always informed, we're writing to let you know that we could not approve your loan request at this time because:

- NO QUALIFYING ACCOUNTS PRESENT
- INSUFFICIENT CREDIT HISTORY

Keep in mind, your credit score will not be impacted by your request since we used a soft credit inquiry to check your eligibility.

If you have any questions regarding this letter, write to Discover Bank, issuer of the Discover Personal Loans, at P.O. Box 30954, Salt Lake City, UT 84130-0954. Please include your name, address and application number 000821120045158.

Sincerely,  
Discover Personal Loans

**Important 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 (provided 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: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual

**Discover.com/Personal-Loans**

Discover Bank, Member FDIC

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PO Box 30954  
Salt Lake City, UT 84130-0954

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TENITAU LATA  
1820 WEST BAYSHORE RD 7  
EAST PALO ALTO, CA 94303



upon request. The Ohio civil rights commission administers compliance with this law.

Our credit decision was based in whole or in 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.

For a free copy of your credit bureau report, contact:

TransUnion Consumer Relations  
PO Box 1000  
Chester, PA 19016  
(800)888-4213  
www.transunion.com

SageStream LLC  
PO Box 503793  
San Diego, CA 92150  
(888)395-0277  
www.sagestreamllc.com

Experian  
PO Box 2002  
Allen, TX 75013  
(888)397-3742  
www.experian.com

Clarity  
PO Box 819  
Allen, TX 75013  
(844)922-2743

Equifax Information Services  
PO Box 740256  
Atlanta, GA 30374  
(866)349-5191  
www.equifax.com

LexisNexis Risk Solutions Inc.  
RiskView Consumer Inquiry Department  
PO Box 105108  
Atlanta, GA 30348  
(866)897-8126

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.

Type of credit score FICO

Your credit score

Date April 30, 2021

Scores range from a low of 300 to a high of 850

Key factors that affected your credit score were as follows:

Key Factor 1 THERE ARE NO KEY FACTORS TO DISPLAY

This information was provided to us by TransUnion Consumer Relations, a consumer reporting agency.

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