

File#: 67337910  
 Date: 1/28/2022  
 Company: MORTGAGEDEPOT



**Applicant: ALEX PRESMAN**

	Experian	TransUnion	Equifax
Bureau Scores	738	775	773
Potential Score Improvement	+11 <small>more ▶</small>	+4 <small>more ▶</small>	+10 <small>more ▶</small>

**Co-Applicant: BIANA PRESMAN**

	Experian	TransUnion	Equifax
Bureau Scores	718	728	712
Potential Score Improvement	0 <small>more ▶</small>	0 <small>more ▶</small>	0 <small>more ▶</small>

### Credit Assure <sup>TM</sup>

Credit Assure<sup>TM</sup> looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

**CREDIT ASSURE BENEFITS:**

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert<sup>(R)</sup> products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

Copyright (c) 2000-2022, CreditXpert Inc. All rights reserved. CreditXpert<sup>(R)</sup> is a registered trademark of CreditXpert Inc.



31550 WINTERPLACE PKWY, SALISBURY, MD 21804  
 Phone: (800) 258-3488  
 Fax: (800) 258-3287

[Add Product](#)

**MERGED INFILE CREDIT REPORT**

<b>FILE #</b>	67337910 <b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT	<b>DATE ORDERED</b>	1/28/2022	<b>REPOSITORIES</b>	XP/TU/EF
	CUST. # 10037289	<b>PRICE</b>	\$50.63	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316	<b>REF. #</b>	presman	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	PRESMAN, ALEX	<b>CO-APPLICANT</b>	PRESMAN, BIANA
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977
<b>MARITAL STATUS</b>	NOT DISCLOSED	<b>SOC SEC #</b>	076-80-6284
<b>CURRENT ADDRESS</b>	17610 SPARKLING RIVER ROAD, BOCA RATON, FL 33496	<b>DOB</b>	11/30/1981
<b>PREVIOUS ADDRESS</b>		<b>DEPENDENTS</b>	
		<b>LENGTH</b>	
		<b>LENGTH</b>	

**SCORE MODELS**

EQUIFAX/FICO CLASSIC V5 FACTA - ALEX PRESMAN - 102821081  
**SCORE: 773**  
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES  
 00005 - TOO MANY ACCOUNTS WITH BALANCES

TRANSUNION/FICO CLASSIC (04) - ALEX PRESMAN - 102821081  
**SCORE: 775**  
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 003 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ALEX PRESMAN - 102821081  
**SCORE: 738**  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 05 - TOO MANY ACCOUNTS WITH BALANCES  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

EQUIFAX/FICO CLASSIC V5 FACTA - BIANA PRESMAN SR - 076806284  
**SCORE: 712**  
 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 FACTOR: 00000

TRANSUNION/FICO CLASSIC (04) - BIANA PRESMAN - 076806284  
**SCORE: 728**  
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

**EOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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





<b>FILE #</b>	67337910	<b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT		<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316		<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415		<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

PURCHASED BY ANOTHER LENDER

B	B	<a href="#">AMEX</a> -34999*****42143	01/20	10/19 --/--	\$1000 REV	\$0 \$0	\$0	2	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">AMEX</a> -34999*****82013	01/22	03/20 12/20	\$2000 REV	\$0 \$0	\$0	22	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">BANK OF AMERICA</a> 552433*****1091	01/22	01/19 11/21	\$11000 REV	\$0 \$0	\$0	36	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
C	C	<a href="#">CAPITAL ONE BANK USA N</a> 517805*****	12/14	11/07 05/09	\$2000 REV	\$0 \$0	\$0	85	0	0	0	PAID <a href="#">XP/EF</a>
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
C	C	<a href="#">CB/VICSCRT</a> 514037*****0700	11/20	06/14 08/18	\$1100 REV	\$0 \$0	\$0	76	0	0	0	PAID <a href="#">EF</a>
ACCOUNT CLOSED BY CREDIT GRANTOR												
J	J	<a href="#">CENTRAL LOAN ADMIN &amp; R</a> 3000113587976	12/18	11/18 --/--	- MTG	\$0 360 \$0	\$0	1	0	0	0	PAID <a href="#">XP</a>
HOME EQUITY												
B	B	<a href="#">CHRYSLRCAP</a> 30000195458541000	03/18	11/15 12/17	\$6479 AUTO	\$0 27 \$0	\$0	27	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">CHRYSLRCAP</a> 30000126709641000	06/17	05/15 04/17	\$5997 AUTO	\$0 24 \$0	\$0	25	0	0	0	PAID <a href="#">XP/TU/EF</a>
S	B	<a href="#">CHRYSLRCAP</a> 30000109671701000	09/15	05/13 07/15	\$5408 AUTO	\$0 24 \$0	\$0	25	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">CITI</a> 546616*****	05/13	06/08 07/09	\$6000 REV	\$0 \$0	\$0	27	0	0	0	PAID <a href="#">EF</a>

**EOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		546616*****		07/09	REV	\$0						EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
J B		<a href="#">CITIBANK NA</a> 000000*****	10/13	12/99 08/13	\$10000 OPEN	\$0 \$0	\$0	82	0	0	0	PAID <a href="#">XP/TU</a>
		ACCOUNT CLOSED BY CREDIT GRANTOR										
C C		<a href="#">CITIBANKNA</a> 994244****	07/13	07/08 11/12	\$0 REV	\$0 \$0	\$0	52	0	0	0	PAID <a href="#">XP/EF</a>
		CONSUMER DISPUTES THIS ACCOUNT INFORMATION										
B B		<a href="#">CITIBANKNA</a> 995558****	04/14	07/09 08/10	\$0 REV	\$0 \$0	\$0	13	0	0	0	PAID <a href="#">EF</a>
		CONSUMER DISPUTES THIS ACCOUNT INFORMATION										
B B		<a href="#">CITICARDS CBNA</a> 542418*****	01/22	01/19 02/21	\$14600 REV	\$0 \$0	\$0	37	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B B		<a href="#">CITICARDS CBNA</a> 542418*****	11/21	09/11 11/20	\$3500 REV	\$0 \$0	\$0	99	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
		ACCOUNT INFORMATION DISPUTED BY CONSUMER										
B B		<a href="#">CITICARDS CBNA</a> 542418*****	08/21	05/20 09/20	\$14600 REV	\$0 \$0	\$0	15	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
C C		<a href="#">COMENITYBANK/VICTORIA</a> 539176*****	11/20	06/14 08/18	\$1100 REV	\$0 \$0	\$0	77	0	0	0	PAID <a href="#">XP/TU</a>
		ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
B B		<a href="#">DISCOVER FIN SVCS LLC</a> 601120*****	01/22	01/19 03/19	\$2000 REV	\$0 \$0	\$0	37	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>

**ECO A KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT		<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316		<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415		<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	J	<a href="#">FLAGSTAR BANK</a> 6460505494136	12/21	03/21 11/21	\$548250 MTG	\$0 360 \$0	\$0	9	0	0	0	PAID <a href="#">XP/TU/EF</a>
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	<a href="#">FLAGSTAR BANK</a> 6460504777700	09/19	09/17 08/19	\$520820 MTG	\$0 360 \$0	\$0	23	0	0	0	PAID <a href="#">XP/TU/EF</a>
VA REAL ESTATE LOAN												
J	J	<a href="#">FLAGSTARBK</a> 6460505501499	12/21	03/21 07/21	\$253738 INST	\$0 360 \$0	\$0	08	0	0	0	PAID <a href="#">XP/TU/EF</a>
SECURED; VARIABLE/ADJUSTABLE RATE												
C	C	<a href="#">FST PREMIE</a> 486955*****1546	08/13	08/04 08/04	\$250 REV	\$0 \$0	\$0	04	0	0	0	PAID <a href="#">EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
C	C	<a href="#">FST PREMIE</a> 486955*****8305	08/13	06/05 06/05	\$0 REV	\$0 \$0	\$0	05	0	0	0	PAID <a href="#">EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">GMFNANCIAL</a> 112031635899	01/22	01/20 01/22	\$19777 AUTO	\$0 25 \$0	\$0	24	0	0	0	PAID <a href="#">XP/TU/EF</a>
LEASE; FIXED RATE												
B	B	<a href="#">GMFNANCIAL</a> 172186484	04/20	03/17 01/20	\$33644 AUTO	\$0 36 \$0	\$0	36	0	0	0	PAID <a href="#">XP/TU/EF</a>
LEASE - EARLY TERMINATION; FIXED RATE												
B	B	<a href="#">HSBC BANK</a> 521332*****4179	10/20	01/19 03/19	\$4000 REV	\$0 \$0	\$0	22	0	0	0	PAID <a href="#">XP/EF</a>
CLOSED DUE TO INACTIVITY												
B	B	<a href="#">JPMCB CARD</a> 426684*****	04/21	07/11 04/21	\$6000 REV	\$0 \$0	\$0	25	0	0	0	PAID <a href="#">XP/TU/EF</a>

**ECO KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

B B	<a href="#">JPMCB CARD</a> 414720*****	03/21	01/19 01/21	\$19300 REV	\$0 \$0	\$0	26	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	----------------	------------	-----	----	---	---	---	----------------------------------

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; FLEXIBLE SPENDING CREDIT CARD

B B	<a href="#">JPMCB CARD</a> 540168*****	04/14	07/07 03/14	\$1000 REV	\$0 \$0	\$0	81	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	---------------	------------	-----	----	---	---	---	----------------------------------

B B	<a href="#">JPMCB CARD</a> 426684*****	03/14	05/06 03/13	\$2800 REV	\$0 \$0	\$0	81	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	---------------	------------	-----	----	---	---	---	----------------------------------

C C	<a href="#">JPMCB CARD</a> 426684*****	11/12	06/08 --/--	\$2500 REV	\$0 \$0	\$0	53	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	---------------	------------	-----	----	---	---	---	----------------------------------

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

C C	<a href="#">MACYSDSNB</a> 430510*****	10/19	03/08 06/08	\$100 REV	\$0 \$0	\$0	99	0	0	0	PAID <a href="#">XP/EF</a>
-----	--	-------	----------------	--------------	------------	-----	----	---	---	---	-------------------------------

J J	<a href="#">MB FIN SVC</a> 7003316954	02/15	02/12 02/14	\$12515 AUTO	\$0 24 \$0	\$0	25	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	--	-------	----------------	-----------------	---------------	-----	----	---	---	---	----------------------------------

B B	<a href="#">NISSAN-INFINITI LT</a> 29009719855	05/17	01/14 05/17	\$22386 AUTO	\$0 039 \$0	\$0	39	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	-----------------	----------------	-----	----	---	---	---	----------------------------------

FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE

B B	<a href="#">NISSAN-INFINITI LT</a> 29009592726	03/14	07/12 02/14	\$4626 AUTO	\$0 018 \$0	\$0	20	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	----------------	----------------	-----	----	---	---	---	----------------------------------

FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE

B B	<a href="#">PENTAGON FCU</a> 417714790	12/21	07/21 11/21	\$500000 MTG	\$0 -	\$0	04	0	0	0	PAID <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	-----------------	----------	-----	----	---	---	---	----------------------------------

CLOSED; HOME EQUITY LOAN

B B	<a href="#">SYNCB/AMAZON</a> 604578*****5436	10/18	10/14 05/16	\$1024 REV	\$0 \$0	\$0	48	0	0	0	INACTIVE <a href="#">XP/TU/EF</a>
-----	---	-------	----------------	---------------	------------	-----	----	---	---	---	--------------------------------------

**ECO KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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



<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	
		604578*****5436 INACTIVE ACCOUNT		05/16	REV	\$0							<a href="#">XP/TU/EF</a>
B B		<a href="#">SYNCB/CARE CREDIT</a> 601918*****1772	01/22	04/17 09/18	\$6000 REV	\$0 \$0	\$0	58	0	0	0	AS AGREED	<a href="#">XP/TU/EF</a>
C C		<a href="#">SYNCB/GAP</a> 601859*****	11/19	12/16 12/16	\$500 REV	\$0 \$0	\$0	35	0	0	0	INACTIVE	<a href="#">XP/TU/EF</a>
C C		<a href="#">SYNCB/MC</a> 524363*****5807	06/17	09/11 10/11	\$5000 REV	\$0 \$0	\$0	68	0	0	0	PAID	<a href="#">XP/EF</a>
		ACCOUNT CLOSED BY CREDIT GRANTOR											
B B		<a href="#">SYNCB/PCRI</a> 601917*****	09/16	09/02 03/09	\$2200 REV	\$0 \$0	\$0	51	0	0	0	PAID	<a href="#">XP/EF</a>
C C		<a href="#">SYNCB/TJX COS</a> 604585*****7261	01/22	02/15 02/20	\$650 REV	\$0 \$0	\$0	84	0	0	0	AS AGREED	<a href="#">XP/TU/EF</a>
C C		<a href="#">SYNCB/TJXDC</a> 524366*****7297	12/21	03/19 04/19	\$1024 REV	\$0 \$0	\$0	33	0	0	0	INACTIVE	<a href="#">XP/TU/EF</a>
		INACTIVE ACCOUNT											
C C		<a href="#">SYNCB/TOYS</a> 604586*****4844	09/18	01/14 09/16	\$600 REV	\$0 \$0	\$0	56	0	0	0	INACTIVE	<a href="#">XP/TU/EF</a>
		INACTIVE ACCOUNT											
B B		<a href="#">TOYOTA MOTOR CREDIT CO</a> 20372ST136	05/18	05/16 04/18	\$11304 AUTO	\$0 027 \$0	\$0	25	0	0	0	PAID	<a href="#">XP/TU/EF</a>
		AUTO LEASE											
B B		<a href="#">TOYOTA MTR</a> 20372UE855	03/20	03/17 01/20	\$12815 AUTO	\$0 36 \$0	\$0	36	0	0	0	PAID	<a href="#">XP/TU/EF</a>

**ECO KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		20372UE855		01/20	AUTO	36 \$0						XP/TU/EF
B	B	<a href="#">TOYOTA MTR</a> 20372NC815	09/16	06/14 05/16	\$8400 AUTO	\$0 24 \$0	\$0	27	0	0	0	PAID XP/TU/EF
C	C	<a href="#">USAA SAVINGS BANK</a> 374355*****601	01/22	01/19 02/19	\$2000 REV	\$0 \$0	\$0	36	0	0	0	AS AGREED XP/TU/EF
J	B	<a href="#">VW CREDIT</a> 876765084	02/17	11/12 02/16	\$8016 AUTO	\$0 36 \$0	\$0	38	1	0	0	PD WAS 30 XP/TU/EF
<b>Late Dates: 5/15-30</b> <b>LEASE - FULL TERMINATION; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER</b>												
B	B	<a href="#">WELLS FARGO BANK</a> 414718*****4243	01/22	03/20 --/--	\$10000 REV	\$0 \$0	\$0	22	0	0	0	AS AGREED XP/TU/EF
FLEXIBLE SPENDING CREDIT CARD												
J	J	<a href="#">WELLS FARGO HM MORTGAG</a> 9360321014268	05/12	06/11 02/12	\$720000 MTG	\$0 360 \$0	\$0	8	0	0	0	PAID XP/TU/EF
VA REAL ESTATE LOAN												
J	B	<a href="#">WFHM</a> 9360291406338	05/16	04/12 06/13	\$720000 MTG	\$0 360 \$0	\$0	14	0	0	0	PAID TU
DISPUTE RESOLVED - CUSTOMER DISAGREES; V.A. REAL ESTATE MORTGAGE												

**COLLECTION ACCOUNTS**

\*\*\* NONE \*\*\*

**OTHER CREDIT HISTORY**

\*\*\* NONE \*\*\*

**INQUIRIES (LAST 120 DAYS)**

XP/EF	B	01/18/22	<a href="#">CREDCO</a>	FINANCE
TU	B	01/18/22	<a href="#">FLAGSTAR BANK CORPO</a>	FINANCE
EF	B	12/31/21	<a href="#">INFINITI FINANCIAL S</a>	FINANCE

**EOCA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT		<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316		<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415		<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	PRESMAN, ALEX		<b>CO-APPLICANT</b>	PRESMAN, BIANA	
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284
		<b>DOB</b>		<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED		<b>DEPENDENTS</b>		

**INQUIRIES (LAST 120 DAYS)**

XP	B	12/23/21	<a href="#">MICROBILT CORPORATION</a>	FINANCE
XP	B	12/22/21	<a href="#">CDK/GENE MESSER FORD A</a>	AUTOMOTIVE
XP	B	12/21/21	<a href="#">BK OF AMER</a>	BANKING
TU	B	12/09/21	<a href="#">LAFONTAINE C</a>	AUTOMOTIVE
XP	B	12/08/21	<a href="#">BK OF AMER</a>	BANKING

**PUBLIC RECORDS**

<b>C C</b>	<a href="#">US BKPT CT NY BROOKLYN</a>	<b>File Date:</b> 07/12	<b>Plaintiff:</b>
	Docket #: 1245352NHL	<b>Amount:</b> \$0	<b>Action Type:</b> CHAPTER 7 BANKRUPTCY
	Source: <a href="#">XP/TU/EF</a>	<b>Status Date:</b> 12/12	<b>Status:</b> DISCHARGED
*** CONSUMER DISPUTES THIS ACCOUNT INFORMATION; -DSP-12/12			

This information is based upon the available identifying information available in the public record and may not be accurate. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report.

**TRADE SUMMARY**

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to CREDIT PLUS customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	9	2209239	2246100	13932	0
AUTO	18	30185	65860	1330	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	2	200	1000	200	0
REVOLVING	38	5959	128048	140	0
OTHER	0	0	0	0	0
<b>TOTAL</b>	<b>68</b>	<b>2245583</b>	<b>2441008</b>	<b>15602</b>	<b>0</b>

<b>SECURED DEBT</b>	2239424	<b>OLDEST TRADELINE</b>	12/99
<b>UNSECURED DEBT</b>	6159	<b>REVOLVING CREDIT UTILIZATION</b>	5%
		<b>TOTAL DEBT/HIGH CREDIT</b>	92%

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	1	<b>INQUIRIES:</b>	8
<b>COLLECTIONS:</b>	0	<b>60 DAYS:</b>	0	<b>MOST RECENT LATE:</b>	05/15
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	0	<b>DISPUTES:</b>	6
<b>PUBLIC RECORDS:</b>	1	<b>OTHER:</b>	0		

**EOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910 <b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT	<b>DATE ORDERED</b>	1/28/2022	<b>PRPD' BY</b>	
	CUST. # 10037289	<b>REPOSITORY</b>	XP/TU/EF	<b>LOAN TYPE</b>	
	12510 QUEENS BLVD STE 316	<b>PRICE</b>	\$50.63		
	KEW GARDENS, NY 11415	<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	PRESMAN, ALEX	<b>CO-APPLICANT</b>	PRESMAN, BIANA
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977
<b>MARITAL STATUS</b>	NOT DISCLOSED	<b>SOC SEC #</b>	076-80-6284
		<b>DOB</b>	11/30/1981
		<b>DEPENDENTS</b>	

**EQUIFAX FRAUDIQ IDENTITY SCAN ALERT**

\*\*\* FRAUDIQ IDENTITY SCAN ALERT \*\*\*  
 5 - PRESMAN, ALEX  
 \* SSN ISSUED IN 1994, STATE: NY.  
 \* S - IDENTITY SCAN DID NOT DETECT ANY ALERTS

\*\*\* FRAUDIQ IDENTITY SCAN ALERT \*\*\*  
 6 - PRESMAN, BIANA  
 \* SSN ISSUED IN 1993, STATE: NY.  
 \* S - IDENTITY SCAN DID NOT DETECT ANY ALERTS

**ALERT**

1 - ALEX PRESMAN YOB: 1977 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED  
 2 - BIANA PRESMAN YOB: 1981 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**MISCELLANEOUS INFORMATION**

- Instant View Password: AV-7A97F5  
 - To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 67337910 and password AV-7A97F5 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

**SOURCE OF INFORMATION**

- 1 EXPERIAN - PULLED ON: 01/28/22  
 NAME: ALEX PRESMAN 102821081 DOB: 08/02/77  
 NAME: ALEKSEY KOLOSOVSKIY 102821081 DOB: N/A  
 SSN: 102821081  
 ADDRESS: 21152 NE 31ST PL, AVENTURA, FL 33180-3675 - REPORTED 06/18 - 12/21  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496 - REPORTED 04/21 - 08/21  
 ADDRESS: 901 HOLLYWOOD BLVD, HOLLYWOOD, FL 33019-1605 - REPORTED 12/18 - 05/20  
 EMPLOYER: WARRIOR SERVICE COMPANY//93 ABINGDON AVE, STATEN ISLAND NY - REPORTED 07/12  
 EMPLOYER: VA PENSION WARRIOR SERV// - REPORTED 11/12
- 2 EXPERIAN - PULLED ON: 01/28/22  
 NAME: BIANA PRESMAN 076806284 DOB: 11/30/81  
 NAME: PRESMAN BIANA 076806284 DOB: N/A  
 NAME: BIANA FICH 076806284 DOB: N/A  
 SSN: 076806284  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496-5639 - REPORTED 12/21  
 ADDRESS: 3330 NE 190TH ST AP 1914, AVENTURA, FL 33180-2760 - REPORTED 06/16 - 10/19  
 ADDRESS: 901 HOLLYWOOD BLVD, HOLLYWOOD, FL 33019-1605 - REPORTED 12/18 - 01/19  
 EMPLOYER: EAST TREMONT CONSULTING//591 EAST TREMONT AVENUE, BRONX NY - REPORTED 06/08  
 EMPLOYER: ABI PROFESSIONAL CONSUL//591 E TREMONT AVENUE, BRONX NY - REPORTED 12/11
- 3 TRANSUNION - PULLED ON: 01/28/22 - INFILE DATE: 11/01/96  
 NAME: ALEX PRESMAN  
 NAME: DOB: 08/02/77  
 SSN: 102821081  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496 - REPORTED 04/21  
 ADDRESS: 21152 NE 31ST PL, AVENTURA, FL 33180-3675 - REPORTED 06/18  
 ADDRESS: 901 HOLLYWOOD BV, HOLLYWOOD, FL 33019-1605 - REPORTED 12/18  
 EMPLOYER: SELF EMPLOYED/OWNERWARRIOR SERVICE/  
 EMPLOYER: WARRIOR SERVICES COMPANY/PRESIDENT/
- 4 TRANSUNION - PULLED ON: 01/28/22 - INFILE DATE: 02/01/03  
 NAME: BIANA PRESMAN  
 NAME: FICH, BIANA  
 NAME: DOB: 11/30/81

**EOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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

<b>FILE #</b>	67337910 FNMA #	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT	<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289	<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316	<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415	<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	PRESMAN, ALEX		<b>CO-APPLICANT</b>	PRESMAN, BIANA	
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b> 8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b> 11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED		<b>DEPENDENTS</b>		

**SOURCE OF INFORMATION**

SSN: 076806284  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496 - REPORTED 04/21  
 ADDRESS: 901 HOLLYWOOD BV, HOLLYWOOD, FL 33019-1605 - REPORTED 12/18  
 ADDRESS: 21152 NE 31ST PL, AVENTURA, FL 33180-3675 - REPORTED 06/18  
 EMPLOYER: EAST TREMONT CONSULTING GROUP/PRESIDENT/ - REPORTED 02/07  
 EMPLOYER: RITE AID//

5 EQUIFAX - PULLED ON: 01/28/22 - INFILE DATE: 10/11/96  
 NAME: ALEX PRESMAN DOB: 08/02/77  
 SSN: 102821081  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496 - REPORTED 04/21 - 01/22  
 ADDRESS: 901 HOLLYWOOD BLVD, HOLLYWOOD, FL 33019 - REPORTED 01/21 - 01/22  
 ADDRESS: 21152 NE 31ST PL, AVENTURA, FL 33180 - REPORTED 06/18 - 01/22  
 EMPLOYER: WARRIOR SERVICE COMP/PRESIDENT/ - REPORTED 08/21

6 EQUIFAX - PULLED ON: 01/28/22 - INFILE DATE: 03/31/03  
 NAME: BIANA PRESMAN SR DOB: 11/30/81  
 NAME: BIANA FICH  
 SSN: 076806284  
 ADDRESS: 17610 SPARKLING RIVER RD, BOCA RATON, FL 33496 - REPORTED 04/21 - 01/22  
 ADDRESS: 21152 NE 31ST PL, MIAMI, FL 33180 - REPORTED 07/18 - 01/22  
 ADDRESS: 901 HOLLYWOOD BLVD, HOLLYWOOD, FL 33019 - REPORTED 01/19 - 01/22

**CREDITORS**

1STNATBK	,	888-224-8125
AHM	470 GRANBY ROAD, SOUTH HADLEY MA 01075	800-916-9930
ally fin	,	800-200-4622
AMERICAN EXPRESS	P.O. BOX 7871, FORT LAUDERDALE, FL 33329	800-528-4800
AMERICREDI	200 BAILEY AVE, FORT WORTH TX 76107	
AMERICREDIT	4001 EMBARCADARO, ARLINGTON TX 76014	800-284-2271
AMEX	PO BOX 297871, FORT LAUDERDALE, FL 33329	800-528-4800
BANK OF AMERICA	400 CHRISTIANA RD, NEWARK, DE 19713	800-759-6262
BARCLAYSBK	1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMINGTON, DE 19801	302-622-8990
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-955-7070
CAPITAL ONE	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CAPITAL ONE BANK	,	800-955-7070
CARDINAL FIN	1 CORPORATE DR SUITE 360, LAKE ZURICH, IL 60047	800-669-4268
CENLAR	P.O. BOX 77401, TRENTON NJ 08628	866-305-6949
CENTRAL LOAN ADMIN & R	425 PHILLIPS BLVD, EWING, NJ 08618	866-305-6949
CHASE	201 N WALNUT ST, WILMINGTON, DE 19801	800-955-9900
CHRYSLER CAPITAL	PO BOX 961275, FORT WORTH, TX 76161	855-563-5635
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
CITIBANK	143 SPARKS AVE, PELHAM, NY 10803	
CITIBANK NA	PO BOX 528, PELHAM, NY 10803	BYMAILONLY

**EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED**

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

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

<b>FILE #</b>	67337910 <b>FNMA #</b>	<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT	<b>DATE ORDERED</b>	1/28/2022	<b>PRPD' BY</b>	
	CUST. # 10037289	<b>REPOSITORIES</b>	XP/TU/EF	<b>LOAN TYPE</b>	
	12510 QUEENS BLVD STE 316	<b>PRICE</b>	\$50.63		
	KEW GARDENS, NY 11415	<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	PRESMAN, ALEX		<b>CO-APPLICANT</b>	PRESMAN, BIANA	
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b> 8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b> 11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED		<b>DEPENDENTS</b>		

**CREDITORS**

CRDNL FIN CO/DOVENMUEH	1 CORPORATE DR STE 360, LAKE ZURICH, IL 60047	847-550-7300
CREDCO	10277 SCRIPPS RANCH BLVD, SAN DIEGO, CA 92131	619-938-7339
CREDIT ONE	PO BOX 98875, LAS VEGAS, NV 89193	877-825-3242
CREDITONEBNK	POB 98872, LAS VEGAS, NV 89193	877-825-3242
DEXTER PARK LTD	175 FREEMAN STREET, BROOKLINE MA 02146	(617) 738-1533
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	800-347-5342
DMI/CARDINAL FINANCE	,	847-550-7300
FAC/SAN credco	12395 FIRST AMERICAN WAY, POWAY, CA 92064	800-637-2422
FIRST PREMIER	900 DELAWARE SUITE 7 TAPE ONLY, SIOUX FALLS, SD 57104	800-584-7097
FLAGSTAR BANK	2600 TELEGRAPH ROAD, BLOOMFIELD HILLS MI 48302	800-968-7700
FLAGSTAR BK	5151 CORPORATE DRI, TROY MI 48098	800-968-7700
GECCCC/PC RICHARDS	POB 276 MAILCODE OH3-425, DAYTON OH 45423	800-333-1071
GEMB/PCR	PO BOX 276 MAIL CODE OH 3-4258 C/O CARDHOLDER OPER, DAYTON, OH 45401	866-396-8254
GM FINANCIAL	PO BOX 181145, ARLINGTON, TX 76096	800-284-2271
HSBC BANK	95 WASHINGTON ST, BUFFALO, NY 14203	800-975-4722
INFINITI FINANCIAL S	PO BOX 2870, TORRENCE, CA 90502	800-777-6116
JUNIPER BANK	1007 N ORANGE ST, WILMINGTON, DE 19801	888-232-0780
MACY'S/DSNB	911 DUKE BLVD, MASON, OH 45040	866-593-2543
MBNA AMERICA	PO BOX 17054, WILMINGTON DE 19884	800-421-2110
MCYDSNB	,	800-956-6229
MERCEDES BENZ CREDIT	PO BOX 685, WESTLAKE TX 76262	800-984-4455
MERCEDES-BEN	P.O. BOX 685, ROANOKE TX 76262	800-984-4455
MY MORTGAGE INC	,	833-458-8664
NISSAN-INFINITI LT	2901 KINWEST PKWY, IRVING, TX 75063	800-950-6622
NISSN INF LT	POB 660366, DALLAS TX 75266	800-777-6116
NY E DIST BK	271 C CADMAN PLAZA EAST SUITE 1595, BROOKLYN, NY 11201	347-394-1700
PENTAGON FEDERAL CR UN	1001 N FAIRFAX ST, ALEXANDRIA, VA 22314	800-247-5626
PFCU1STMTG	1001 NORTH FAIRFAX STREET ATTEN:BRIAN MILLER, ALEXANDRIA, VA 22314	800-247-5626
SYNCB/AMAZON	PO BOX 965015, ORLANDO, FL 32896	866-634-8379
SYNCB/AMAZON PLCC	,	MAIL ONLY
SYNCB/CARE CREDIT	950 FORRER BLVD, KETTERING, OH 45420	866-893-7864

**EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED**

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**CREDITORS**

SYNCB/SYNCHRONY MAST	,	844-406-7427
SYNCB/TJX CO	,	877-890-3150
SYNCB/TJX CO DC	,	877-890-3150
SYNCB/TJX COS DC	PO BOX 965005, ORLANDO, FL 32896	800-982-6879
SYNCB/TOYSRUS	,	MAIL ONLY
TOYOTA MOTOR CREDIT	1500 W PARK DR, WESTBOROUGH, MA 01581	800-874-8822
TOYOTA MOTOR CREDIT CO - recovery dept	90 CHRYSTAL RUN RD, MIDDLETOWN NY 10940	800-826-9467
TOYOTA MOTOR LEASING	SEE BRANCH LISTINGS, BREA, CA 92621	MAIL ONLY
TOYOTA MTR	4 GATEHALL DR, PARSIPPANY NJ 07054	914-695-2300
US BKPT CT NY BROOKLYN	75 CLINTON ST, BROOKLYN, NY 11201	718-330-2188
USAA SAVINGS BANK	PO BOX 47504, SAN ANTONIO, TX 78265	800-922-9092
USAA SVG BK	10750 MCDERMOTT, SAN ANTONIO, TX 78288	800-922-9092
VW CREDIT	2333 WAUKEGAN RD, DEERFIELD, IL 60015	847-948-1934
VW CREDIT INC	1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048	800-428-4034
WELLS FARGO	CREDIT BUREAU DISPUTE RESOLUTI PO BOX 14517, DES MOINES, IA 50306	800-642-4720
WELLS FARGO HM	8480 STAGECOACH CIR, FREDERICK, MD 21701	800-262-5294
WELLS FARGO HOME MOR	4680 HALLMARK PARKWAY X0701-01K, SAN BERNARDINO, CA 92407	800 288 3212
WFB CD SVC	P.O. BOX 5445, PORTLAND, OR 97208	800-642-4720
WFHM	,	800-262-5294
WFNNB/VICTORIAS SECRET	PO BOX 182128, COLUMBUS OH 43218	800-695-9478

**DISCLAIMER**

-  
An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-  
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

**EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED**

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

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

<b>FILE #</b>	67337910	<b>FNMA #</b>		<b>DATE COMPLETED</b>	1/28/2022	<b>RQD' BY</b>	YURY GOKHBERG
<b>SEND TO</b>	MORTGAGEDEPOT			<b>DATE ORDERED</b>	1/28/2022		
	CUST. # 10037289			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	12510 QUEENS BLVD STE 316			<b>PRICE</b>	\$50.63	<b>LOAN TYPE</b>	
	KEW GARDENS, NY 11415			<b>REF. #</b>	presman		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	PRESMAN, ALEX			<b>CO-APPLICANT</b>	PRESMAN, BIANA		
<b>SOC SEC #</b>	102-82-1081	<b>DOB</b>	8/8/1977	<b>SOC SEC #</b>	076-80-6284	<b>DOB</b>	11/30/1981
<b>MARITAL STATUS</b>	NOT DISCLOSED			<b>DEPENDENTS</b>			

**TREND SUMMARY**

<b>PAYMENT BEHAVIOR:</b>	REVOLVING	<b>PAYMENT RATIO:</b>	15.55 %
--------------------------	-----------	-----------------------	---------

**REVOLVING ACCOUNTS**

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
<b># OPEN ACCOUNTS</b>	15	15	15	15	18	18
<b># ACTIVE ACCOUNTS</b>	4	6	6	4	5	8
<b>CREDIT LIMIT</b>	68200	92200	95700	106800	130624	131800
<b>PREV BALANCE</b>	9321	13736	14009	11008	17496	0
<b>BALANCE</b>	6634	12155	13736	10235	10256	26374
<b>SCHEDULED PAYMENT</b>	197	333	371	297	285	638
<b>ACTUAL PAYMENT</b>	1449	2061	1500	606	6458	1767

**NON-REVOLVING ACCOUNTS**

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
<b>BALANCE</b>	2241969	1688407	1691883	1451335	667880	662791
<b>PAYMENT</b>	35422	11489	11584	12091	6871	7838

\*\*\* END OF REPORT 1/28/2022 8:04:09 AM \*\*\*

**EOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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

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



RETURN SERVICE REQUESTED

ALEX PRESMAN  
 17610 SPARKLING RIVER ROAD  
 BOCA RATON, FL 33496

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<b>773</b> Source: EQUIFAX <span style="float: right;">Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 01/28/22</span>
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 334 to a high of 818.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 66 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>• TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES</li> <li>• TOO MANY ACCOUNTS WITH BALANCES</li> </ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

RETURN SERVICE REQUESTED

BIANA PRESMAN  
 17610 SPARKLING RIVER ROAD  
 BOCA RATON, FL 33496

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<p><b>718</b>            Source: EXPERIAN</p> <p style="text-align: right;">Model: EXPERIAN/FAIR, ISAAC (VER. 2)            Date: 01/28/22</p>
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 47 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>• DEROGATORY PUBLIC RECORD OR COLLECTION FILED</li> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• LACK OF RECENT INSTALLMENT LOAN INFORMATION</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> </ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service        P.O. Box 105281        Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

MORTGAGEDEPOT  
12510 QUEENS BLVD STE 316  
KEW GARDENS, NY 11415  
7182689000

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

PRESMAN, ALEX  
17610 SPARKLING RIVER ROAD  
BOCA RATON, FL 33496

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

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

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 <a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800 <a href="http://transunion.com/myoptions">transunion.com/myoptions</a>	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 <a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>
--	--	---

The following information about your credit scores was created on 1/28/2022.

---

### SCORE MODELS

---

EQUIFAX/FICO CLASSIC V5 FACTA - ALEX PRESMAN - \*\*\*\*\*1081

SCORE: **773**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES  
00005 - TOO MANY ACCOUNTS WITH BALANCES

---

TRANSUNION/FICO CLASSIC (04) - ALEX PRESMAN - \*\*\*\*\*1081

SCORE: **775**

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
008 - TOO MANY INQUIRIES LAST 12 MONTHS  
003 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
002 - LEVEL OF DELINQUENCY ON ACCOUNTS  
FA - INQUIRIES IMPACTED THE CREDIT SCORE

---

EXPERIAN/FAIR, ISAAC (VER. 2) - ALEX PRESMAN - \*\*\*\*\*1081

SCORE: **738**

08 - TOO MANY INQUIRIES LAST 12 MONTHS  
05 - TOO MANY ACCOUNTS WITH BALANCES  
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

---

MORTGAGEDEPOT  
12510 QUEENS BLVD STE 316  
KEW GARDENS, NY 11415  
7182689000

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

PRESMAN, BIANA  
17610 SPARKLING RIVER ROAD  
BOCA RATON, FL 33496

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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

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

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 <a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800 <a href="http://transunion.com/myoptions">transunion.com/myoptions</a>	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 <a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>
--	--	---

The following information about your credit scores was created on 1/28/2022.

---

### SCORE MODELS

---

EQUIFAX/FICO CLASSIC V5 FACTA - BIANA PRESMAN SR - \*\*\*\*\*6284

SCORE: **712**

00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
FACTOR: 00000

---

TRANSUNION/FICO CLASSIC (04) - BIANA PRESMAN - \*\*\*\*\*6284

SCORE: **728**

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
008 - TOO MANY INQUIRIES LAST 12 MONTHS  
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
FA - INQUIRIES IMPACTED THE CREDIT SCORE

---

EXPERIAN/FAIR, ISAAC (VER. 2) - BIANA PRESMAN - \*\*\*\*\*6284

SCORE: **718**

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
32 - LACK OF RECENT INSTALLMENT LOAN INFORMATION  
08 - TOO MANY INQUIRIES LAST 12 MONTHS

---

# CONSUMER EXPLANATION LETTER

FILE #: 67337910  
 REFERENCE #: presman  
 APPLICANT: PRESMAN, ALEX  
 CO-APPLICANT: PRESMAN, BIANA  
 ADDRESS: 17610 SPARKLING RIVER ROAD  
 BOCA RATON, FL 33496

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

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to MORTGAGEDEPOT in association with your recent application.

A brief statement may be required by MORTGAGEDEPOT to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries\*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to MORTGAGEDEPOT promptly. If you are unsure of the explanation(s) required, please contact MORTGAGEDEPOT.

IT IS VERY IMPORTANT that you respond to MORTGAGEDEPOT IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:  
**MORTGAGEDEPOT**  
**12510 QUEENS BLVD STE 316**  
**KEW GARDENS, NY 11415**  
**Phone: 7182689000**

\* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800 transunion.com/myoptions	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
--	--	---

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

## DEROGATORY ACCOUNTS

001											
ECOA / WHOSE J / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30			
VW CREDIT 876765084	AUTO	02/17	\$8016	\$0	1	0	0				
	SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE	05/15	-	-	MO REV	LAST LATE	DLA
	36	11/12	\$0	\$0				38	05/15	02/16	
LEASE - FULL TERMINATION; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER											
EXPLANATION:											
OUTCOME:											

## PUBLIC RECORDS

001					
ECOA / WHOSE C / C	FILE DATE	AMOUNT	STATUS DATE	DISCHARGED	
US BKPT CT NY BROOKLYN Docket #: 1245352NHL	07/12	\$0	12/12		
	SOURCE XP/TU/EF	PLAINTIFF	ACTION TYPE		
	-		CHAPTER 7 BANKRUPTCY		
*** CONSUMER DISPUTES THIS ACCOUNT INFORMATION; -DSP-12/12					
EXPLANATION:					
OUTCOME:					

# CONSUMER EXPLANATION LETTER

FILE #: 67337910  
 REFERENCE #: presman  
 APPLICANT: PRESMAN, ALEX  
 CO-APPLICANT: PRESMAN, BIANA  
 ADDRESS: 17610 SPARKLING RIVER ROAD  
 BOCA RATON, FL 33496

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

RE: CREDIT ACCOUNTS AND INQUIRIES

## INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. CREDCO	01/18/22	XP/EF-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
002. FLAGSTAR BANK CORPO	01/18/22	TU-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
003. INFINITI FINANCIAL S	12/31/21	EF-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
004. MICROBILT CORPORATION	12/23/21	XP-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
005. CDK/GENE MESSER FORD A	12/22/21	XP-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
006. BK OF AMER	12/21/21	XP-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
007. LAFONTAINE C	12/09/21	TU-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
008. BK OF AMER	12/08/21	XP-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			

## ADDITIONAL REMARKS

\*\*\* NONE \*\*\*

\*\*\* 1/28/2022 8:04:12 AM \*\*\*

Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-borrower Signature \_\_\_\_\_

Date \_\_\_\_\_



## CONSUMER EXPLANATION LETTER

**FILE #:** 67337910  
**REFERENCE #:** presman  
**APPLICANT:** PRESMAN, ALEX  
**CO-APPLICANT:** PRESMAN, BIANA  
**ADDRESS:** 17610 SPARKLING RIVER ROAD  
BOCA RATON, FL 33496

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

**RE:** CREDIT ACCOUNTS AND INQUIRIES

\*\*\* 1/28/2022 8:04:12 AM \*\*\*

\*\* REMIT ALL CORRESPONDENCE TO:

MORTGAGEDEPOT  
12510 QUEENS BLVD STE 316  
KEW GARDENS, NY 11415