

Statement of Credit Denial, Termination or Change

Date: February 12, 2020

Applicant: Donald Wayne Bryant

Description of Account, Transaction or Requested Credit:
Application for a mortgage loan

Property Address: 616 Danley Rd
Charlotte, TN 37036

Description of Action Taken:
We regret that we are unable to approve your application.

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

(This section must be completed in all instances.)

You are advised that your recent application for credit has been declined/terminated/changed. The decision to deny/terminate/change your application was based on the following reason(s):

Limited Credit Experience

Lack of Cash Reserves

Delinquent Past or Present Credit Obligations with Others

Number of Recent Inquiries on Credit Bureau Report

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 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.

Name: **Equifax Credit Information Services**
Address: **P.O. Box 740241**
Atlanta, GA 30374
www.equifax.com
Toll-Free Telephone Number: **1-800-685-1111**

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 consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: **638**

Date: **December 12, 2019**

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

Key factors that adversely affected your credit score:

**SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
REVOLVING ACCOUNTS
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
TOO MANY INQUIRIES LAST 12 MONTHS**

If you have any questions regarding your credit score, you should contact **Equifax Credit Information Services** at their address and telephone number above.



Our credit decision was based in whole or in 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:

Creditor's name: **CMG Mortgage, Inc. dba CMG Financial**
Creditor's address: **3160 Crow Canyon Road, Suite 400, San Ramon, CA 94583**
Creditor's telephone number: **866-659-8989**

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, age (provided 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:

Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Should you have any additional information which might assist us in evaluating your creditworthiness, please let us know. Thank you for applying.

CMG Mortgage, Inc. dba CMG Financial

Notice: Mailed
 Delivered
 E-mailed

Date: **February 12, 2020**

By: _____
Isabel Yvonne Elam

