

LETTER OF EXPLANATION

FILE #: 78538
REFERENCE #: POINT TEST
APPLICANT: TESTCASE, DAVID J
CO-APPLICANT:
ADDRESS: 123 POB 123
 FANTASY ISLAND, IL 60750

CREDIT REPORT PROVIDED BY:
 MCL BETA
 1124 BRISTOL STREET
 COSTA MESA, CA 92626
 VOICE 714-708-6950 FAX 714-708-6950

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

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

A brief statement may be required by CENTRAL PERK to explain credit accounts which indicate a past due credit history status, public record items, 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 CENTRAL PERK promptly. If you are unsure of the explanation(s) required, please contact CENTRAL PERK.

IT IS VERY IMPORTANT that you respond to CENTRAL PERK IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to MCL BETA.

Please return this letter to: **CENTRAL PERK**
1234 COFFEE SHOP LANE
NEW YORK CITY, NY 10001
Phone: 714-708-6951

* 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 1000 CHESTER, PA 19016 800-888-4213 www.transunion.com	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
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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												
E C 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
B	B	SUNCOAST CU ACCT000011	07/08	04/05 06/06	\$9828 AUTO	\$7498 60 \$258	\$0	-	-	-	-	CHARGE OFF XP/TU/EF

CLOSED

Explanation: _____

INQUIRIES (LAST 90 DAYS)

EF 05/14/10 ACSEDSERV

Explanation: _____

XP/EF 04/15/10 CREDIT DATA SERVICES

Explanation: _____

TU 04/15/10 CRED DTA SVC

Explanation: _____

XP/EF 03/24/10 ERNIE HAIRE FORD INC

Explanation: _____

EF 03/17/10 WOL&ABRAM

Explanation: _____

XP 03/11/10 PACIFIC CAPITAL BANK N

Explanation: _____

***** END OF REPORT 6/1/2010 9:44:57 AM *****

Borrower Signature

Date

** REMIT ALL CORRESPONDENCE TO: CENTRAL PERK
1234 COFFEE SHOP LANE
NEW YORK CITY, NY 10001