



NOTICE OF ACTION TAKEN AND STATEMENT OF REASON(S)

MobiLoans, LLC
P.O. Box 1409
Marksville, LA 71351

Date: 12/1/2020
Applicant's Name: Angela Taylor
Applicant's Address: 409 E. Thornton Ave, K-102
Hemet, CA 92543
Description Of Transaction: Line of Credit
Description Of Action Taken: Declined

Thank you for applying with us for a line of credit. After reviewing your application, we are sorry to advise you that we cannot grant a line of credit to you at this time.

Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit:

Number of recent inquiries on credit bureau report
Unacceptable bank behavior history
Too many accounts that are/were in collections
Unable to Verify

We obtained information from one or more of the below consumer reporting agencies as part of our consideration of your application, the agencies names, addresses, and telephone numbers are shown below. These consumer reporting agencies played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. 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 received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file by contacting:

CoreLogic Teletrack
Attn: Consumer Disputes
P.O. Box 509124
San Diego, CA 92150
877-309-5226

Clarity Services, Inc.
P.O. Box 5717
Clearwater, FL 33758
consumers@clarityservices.com
Phone: 866-390-3118

Fax: 727-712-9040

CL Verify/Microbilt
Attn: Consumer Affairs Department
PO Box 440693
Kennesaw, GA 30160
888-482-4398

We also obtained your Clear Bank Behavior Score from Clarity and used it in making our credit decision. Your Clear Bank Behavior Score is a number that reflects the information in your consumer report. Your Clear Bank Behavior Score can change, depending on how the information in your consumer report changes.

Your Clear Bank Behavior Score: 603

Date: 12/1/2020

Scores range from a low of 1 to a high of 999.

Key factors that adversely affected your Clear Bank Behavior Score:

- Length of time since current bank account was submitted
- Number of bank accounts submitted in last 15 days
- Number of identities associated with bank accounts
- Length of time since a prior bank account was submitted

If you have any questions regarding your credit score, you should contact Clarity, at the number above.

NOTICE: We are a tribal lending entity wholly owned by the Tunica-Biloxi Tribe of Louisiana. We follow the principles of the Federal Equal Credit Opportunity Act, which prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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 in good faith has exercised any right under applicable law. If you feel that you have been aggrieved, please contact us at 877-836-1518.