



4/19/2016 2:20 PM

RE: 1986 Mercedes Benz 560 SL

Dear Saul Rosa;

Thank you for the opportunity to consider your request for credit. We regret that we are unable to approve your application at this time for one or more of the following reasons:

Derogatory, Excessive, or Insufficient Credit File

Your credit score is a number that reflects the information on your credit report.

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

Your credit score: 663 Scores range from a low of 250 to a high of 900.

If you have any questions about our decision, please contact us. Include your name, address and reference number. In reviewing your application we received information from the credit reporting agency (or agencies) listed below. The credit reporting agency's only role was to provide us with the credit information about you. Therefore, they will be unable to supply the reasons why your request for credit cannot be approved at this time. You have the right under the Federal Fair Credit Reporting Act to receive a copy of this information at no charge. This report can be obtained by contacting the credit-reporting agency within 60 days from the date of this letter.

For your convenience, when writing to the credit reporting agency, detach the top portion of this letter and mail it to the below listed company; otherwise, please provide all of the following:

- Your full name, including suffix(Sr., JR., II, III)
- Any other names used in the past (maiden, previous marriage, etc.)
- Current and former addresses within 5 years, including ZIP codes.
- Social Security Number
- Date of Birth

A copy of this letter, when making the request in writing.

(x) Experian
P.O. Box 2002
Allen, TX 75013
[1-888-397-3742](tel:1-888-397-3742)

Although we are unable to consider your request for credit at this time, we hope that we have the opportunity to serve you in the future. If you have any questions regarding this notice, you should contact JJ Best Banc & Co, BEST BANC BUILDING, 60 N. Water St. New Bedford, MA 02740, 1-800-USA-1965.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, sex or marriage status (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income is derived from any public assistance program or because the applicant has, in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency, which administers compliance with this act, is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20123.