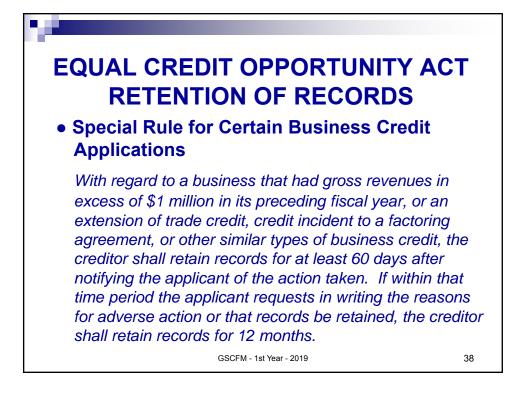


EQUAL CREDIT OPPORTUNITY ACT SPECIFICITY OF REASONS

Suggestions

- □ Insufficient number of credit references provided
- □ Unacceptable type of credit references provided
- □ Unable to verify credit references
- Poor credit performance with us
- Delinquent past or present credit obligations with others
- □ Garnishment, attachment, foreclosure, collection action, or judgment
- Bankruptcy
- □ Value or type of collateral not sufficient
- Lack of established earnings record
- $\hfill\square$ Slow or past due in trade or loan payments
- Other, specify

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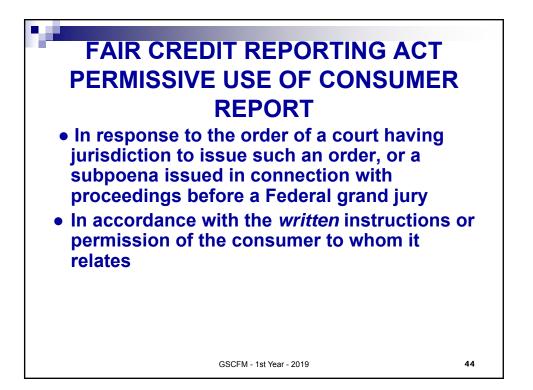




FAIR CREDIT REPORTING ACT DEFINITIONS (cont'd)

 "Investigative Consumer Report" is a consumer report or portion thereof in which information on a consumer's character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with neighbors, friends, or associates of the consumer reported on or with others with whom he is acquainted or whom may have knowledge concerning any such items of information.

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FAIR CREDIT REPORTING ACT PERMISSIBLE PURPOSE

 A business transaction in which an individual has accepted personal liability for business debt, such as in the case of a sole proprietor, partner, or guarantor, <u>DOES</u> provide a permissible purpose under Section 604 of the FCRA to obtain and use a consumer credit report

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