

ADVERSE ACTION LETTER

LOAN INFORMATION

Date Prepared: Feb 15, 2015

Application Number: A1022544
 Applicant(s): Amit Khosla, Priya Khosla
 Address: 27 Model Town Road, San Jose, CA 95103

Subject Property: K - 243 Cherry Avenue, San Mateo, CA 94401

Lender: All Lenders Inc.
 Lender's Address: 540 Tolstoy Lane, San Francisco, CA 94010

DECLINE REASONS

After carefully reviewing your application, we are sorry to advise you that we cannot grant a loan to you at this time. The principal reasons for declining you loan application are:

- Credit Application Incomplete
- Insufficient Number Of Credit References Provided
- Unacceptable Type Of Credit References Provided
- Unable To Verify Credit References
- Temporary Or Irregular Employment
- Unable To Verify Income
- Length Of Employment
- Income Insufficient For Amount Of Credit Requested
- Excessive Obligations In Relation To Income
- Unable To Verify Income
- Length Of Residence
- Temporary Residence
- Unable To Verify Residence
- No Credit File
- Limited Credit Experience
- Poor Credit Performance With Us
- Delinquent Past Or Present Credit Obligations With Others
- Collection Action Or Judgment
- Garnishment Or Attachment
- Foreclosure Or Repossession
- Bankruptcy
- Number Of Recent Inquiries On Credit Bureau Report
- Value Or Type Of Collateral Not Sufficient
- Others _____

FCRA NOTICE

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.

Equifax Information Services
 P. O. Box 740241
 Atlanta, GA 30374
 Ph: (800) 685-1111
www.equifax.com

Experian
 P. O. Box 2002
 Allen, TX 75013
 Ph: (888) 397-3742
www.experian.com

Transunion LLC
 P. O. Box 1000
 Chester, PA 19022
 Ph: (800) 888-4213
www.transunion.com

We also obtained your credit score from the 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. The following information about your credit score was provided:

Credit Reporting Agency	Model	Date of Credit Score	Credit Score	Range of Credit Score	Key Factors Affecting Credit Score
Equifax	Beacon	1/12/2011	725	300 - 850	00018 Number of accounts with delinquency 00030 Time since most recent account opening is too short 00013 Time since delinquency is too recent or unknown 00014 Length of time accounts have been established
Experian	Fair Isaac	1/12/2011	730	350 - 840	00018 Number of accounts with delinquency 00014 Length of time accounts have been established 00008 Too many inquiries last 12 months 00005 Too many accounts with balances
Transunion	Empirica	1/12/2011	740	336 - 843	00018 Frequency delinquency 00030 Time since most recent account opening is too short 00012 Insufficient length of revolving credit history 00014 Insufficient length of credit history 00008 Too many inquiries in the last 12 months

- 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. Your written request must be sent within sixty days from date of receiving this Notice.

ECOA 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 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 Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.