

Janet Borrower
1750 Old Place Row
Las Vegas, Nevada 89032

January 4, 2018

Success Lending
12723 Howard Hughes Parkway
Las Vegas, Nevada 89089

RE: Loan Number 7199867

Dear Shannon:

I am providing this correspondence as a brief explanation for a late payment that appears on my credit report:

In November 2017, I was late paying my Kohl's charge account. I was involved in a car accident and hospitalized for a few days. I had not scheduled my payment prior to this time. By the time I made the payment, it was beyond the statement cut-off date. I have fully recovered and returned back to work full time. I do not anticipate any late payments in the future.

Please feel free to contact me if there are other questions.

Warm regards,

Janet Borrower

Janet Borrower
(702) 632-2636

RED = What happened

BLUE = Why it happened

GREEN = Why there is no need to be concerned that it will reoccur after loan approval