

**Adverse Action Notice**

Date: **September 30, 2013**

Member's Name: **DATABEAST, INC.**

Member/Account Number: **434\*\***

Member's Address: **1668 TRUMANSBURG RD.**

**ITHACA**

**NY 14850**

Description of Account, Transaction, or Requested Credit: **2ND MORTGAGE**

**ACTION TAKEN AFFECTING CREDIT REQUEST OR EXISTING CREDIT**

Date of Loan Request: **8/22/2013**

Amount of Loan Requested: \$ **86,000.00**

☐ We are unable to process your application because we require the following information to make a decision:

☐ Your credit has been terminated for the following account:

If we do not receive this information by \_\_\_\_\_ we will be unable to consider your application.

☐ We are unable to extend credit on the terms you requested but can offer credit on the following terms:

☒ We are unable to extend credit to you at this time.

If this offer is acceptable to you, please notify us no later than \_\_\_\_\_ at the address at the top of this notice.

☐ Your credit limit has been decreased to \$ \_\_\_\_\_

☐ We are unable to honor your request to increase your credit limit.

☐ Other:

**ACTION TAKEN AFFECTING SHARE DRAFT/CHECKING OR OTHER ACCOUNT OR SERVICE**

☐ At this time we are unable to offer you:

☐ ATM card

☐ Debit card

☐ Share draft/checking account

☐ We have terminated/closed your:

☐ ATM card

☐ Debit card

☐ Share draft/checking account

☐ We have suspended your:

☐ ATM card

☐ Debit card

☐ Share draft/checking account

☐ Other:

**PART I - PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN**

*This section must be completed in all instances.*

☐ Incomplete identity information

☐ Limited credit experience

☐ Unable to verify identity

☐ Poor credit performance with us

☐ Credit application incomplete

☐ Delinquent past or present credit obligations with others

☐ Insufficient number of credit references provided

☐ Collection action or judgment

☐ Unacceptable type of credit reference provided

☐ Garnishment or attachment

☐ Unable to verify credit references

☐ Foreclosure or repossession

☐ Temporary or irregular employment

☐ Bankruptcy

☐ Unable to verify employment

☐ Number of recent inquiries on credit bureau report

☐ Length of employment

☒ Value or type of collateral not sufficient

☐ Income insufficient for amount of credit requested

☐ We do not offer the type of credit requested

☐ Excessive obligations in relation to income

☐ You are not eligible for membership in this credit union

☐ Unable to verify income

☐ Other, specify:

☐ Length of residence

☐ Temporary residence

☐ Unable to verify residence

☐ No credit file

**PART II - DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE**

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

Section A applies only if consumer reporting agency information is used. Section B applies only if an outside source other than a consumer reporting agency is used.

**SECTION A**

☒ Our credit decision was based in whole or in part on information obtained in a report from a consumer reporting agency listed on the next page.

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.

**PLEASE SEE NEXT PAGE FOR EQUAL CREDIT OPPORTUNITY ACT NOTICE**

**FOR CREDIT UNION USE ONLY**

Employee initials: **SMV**

Date mailed or delivered: **September 30, 2013**



**PART II - DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE (continued)**

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.

We obtained information from the following consumer reporting agency to make our decision about the action(s) on the previous page:

☒ Experian  
701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013  
1.888.397.3742  
www.experian.com/reportaccess

☐ TransUnion  
P.O. Box 1000  
Chester, PA 19022  
1.800.888.4213  
www.transunion.com/myoptions

☐ Equifax  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1.800.685.1111  
www.equifax.com

Name of Consumer Reporting Agency: \_\_\_\_\_

Street Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Website Address: \_\_\_\_\_

☐ We also obtained your credit score from \_\_\_\_\_ and used it in making our credit decision.  
(single consumer reporting agency)

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your credit score is: 695 Date: 8/27/13 Scores range from a low of 0 to a high of 850

**Key factors that adversely affected your credit score**

**PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH**

**LEVEL OF DELINQUENCY ON ACCOUNTS**

**AMOUNT OWED ON ACCOUNTS IS TOO HIGH**

**LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED**

**SECTION B**

☐ 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. To receive this disclosure, contact the credit union.

**EQUAL CREDIT OPPORTUNITY ACT 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 listed below.

**NOTE:** If your credit union is federally chartered, its name will end with the words "Federal Credit Union" or the letters "FCU". If your credit union is state chartered, the end of its name will not contain the word "Federal" in the last three words or the letter "F" in the last three letters if its name is abbreviated.

**FEDERAL CHARTERED CREDIT UNIONS**

**Over \$10 billion in assets:** Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20006

**Assets \$10 billion and under:** National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314

**STATE CHARTERED CREDIT UNIONS**

Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580

**CONNECTICUT NOTICE**

THE CONNECTICUT HOME MORTGAGE DISCLOSURE ACT PROHIBITS DISCRIMINATION AGAINST HOME PURCHASE LOAN, HOME IMPROVEMENT LOAN OR OTHER MORTGAGE LOAN APPLICANTS SOLELY ON THE BASIS OF THE LOCATION OF THE PROPERTY TO BE USED AS SECURITY. THE AGENCY WHICH ENFORCES COMPLIANCE WITH THIS LAW IS:

DEPARTMENT OF BANKING  
260 CONSTITUTION PLAZA  
HARTFORD, CONNECTICUT 06103

IF YOU BELIEVE YOU HAVE BEEN UNFAIRLY DISCRIMINATED AGAINST, YOU MAY FILE A WRITTEN COMPLAINT WITH THE COMMISSIONER OF BANKING AT THE ABOVE ADDRESS.

**If you have any questions regarding any of the information on this document,  
please contact us at the credit union address or phone number listed.**



# Property Description Report For: 1668 Trumansburg Rd, Municipality of Ulysses



**Status:** Active  
**Roll Section:** Taxable  
**Swis:** 503689  
**Tax Map ID #:** 34.-3-7.21  
**Property Class:** 242 - Rurl res&rec  
**Site:** RES 1  
**In Ag. District:** No  
**Site Property Class:** 242 - Rurl res&rec  
**Zoning Code:** -  
**Neighborhood Code:** 36023  
**Total Assessment:** 2014 - \$170,000  
 2013 - \$170,000  
**School District:** Trumansburg  
**Legal Property Desc:**  
**Deed Page:** 29  
**Grid North:** 907355

**Land Assessment:** 2014 - \$65,700  
 2013 - \$65,700  
**Total Acreage/Size:** 19.84  
**Full Market Value:** 2014 - \$170,000  
 2013 - \$170,000  
**Deed Book:** 724  
**Grid East:** 818415

## Area

<b>Living Area:</b>	3,960 sq. ft.	<b>First Story Area:</b>	1,980 sq. ft.
<b>Second Story Area:</b>	1,980 sq. ft.	<b>Half Story Area:</b>	0 sq. ft.
<b>Additional Story Area:</b>	0 sq. ft.	<b>3/4 Story Area:</b>	0 sq. ft.
<b>Finished Basement:</b>	0 sq. ft.	<b>Number of Stories:</b>	2

## Structure

<b>Building Style:</b>	Old style	<b>Bathrooms (Full - Half):</b>	3 - 0
<b>Bedrooms:</b>	4	<b>Kitchens:</b>	1
<b>Fireplaces:</b>	0	<b>Basement Type:</b>	Partial
<b>Porch Type:</b>	0	<b>Porch Area:</b>	0.00
<b>Basement Garage Cap:</b>	0	<b>Attached Garage Cap:</b>	960.00 sq. ft.
<b>Overall Condition:</b>	Normal	<b>Overall Grade:</b>	Economy
<b>Year Built:</b>	1937		

## Owners

Owner Information Not Available

## Sales

Property	Prior	Value	Arms	Addl.	Deed	Deed
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Sale Date	Price	Class	Sale Type	Owner	Usable	Length	Parcels	Book	Page
5/17/1994	\$120,000	240 - Rural res	Land & Building	Bayley, Giles	Yes	No	No	724	29

## Utilities

<b>Sewer Type:</b>	Private	<b>Water Supply:</b>	Private
<b>Utilities:</b>	Gas & elec	<b>Heat Type:</b>	Hot air
<b>Fuel Type:</b>	Natural Gas	<b>Central Air:</b>	No

## Improvements

Structure	Size	Grade	Condition	Year
Gar-1.0 det	30 × 50	Average	Normal	1940
Poultry->2	28 × 68	Economy	Poor	1933
Shed-machine	18 × 24	Economy	Normal	1937
Gar-2.0 att	960 sq ft	Economy	Normal	1937
Poultry-2.0	0 × 0	Economy	Fair	1937

## Land Types

Type	Size
Primary	1.00 acres
Residual	18.84 acres

## Special Districts for 2014

Description	Units	Percent	Type	Value
Ambulance District	0	0		0
Ulysses fire prot	0	0		0
Solid waste fee res.	1	0		0
Uly wtr #3	1.8	0		0
Uly wtr #3 o&m	1.8	0		0

## Special Districts for 2013

Description	Units	Percent	Type	Value
Ambulance District	0	0		0
Ulysses fire prot	0	0		0
Solid waste fee res.	1	0		0
Uly wtr #3	1.8	0		0
Uly wtr #3 o&m	1.8	0		0



1668 Trumansburg Rd, Ithaca NY, 14850

Back to Results

Home Values > New York > Ithaca > 1668 Trumansburg Rd

\$251,800 Off Market  
Estimated Value  
\$962 Est. Payment

4 br, 3 ba, 3960 sq.ft.

Watch Price Email Share

Request a Free Home Estimate

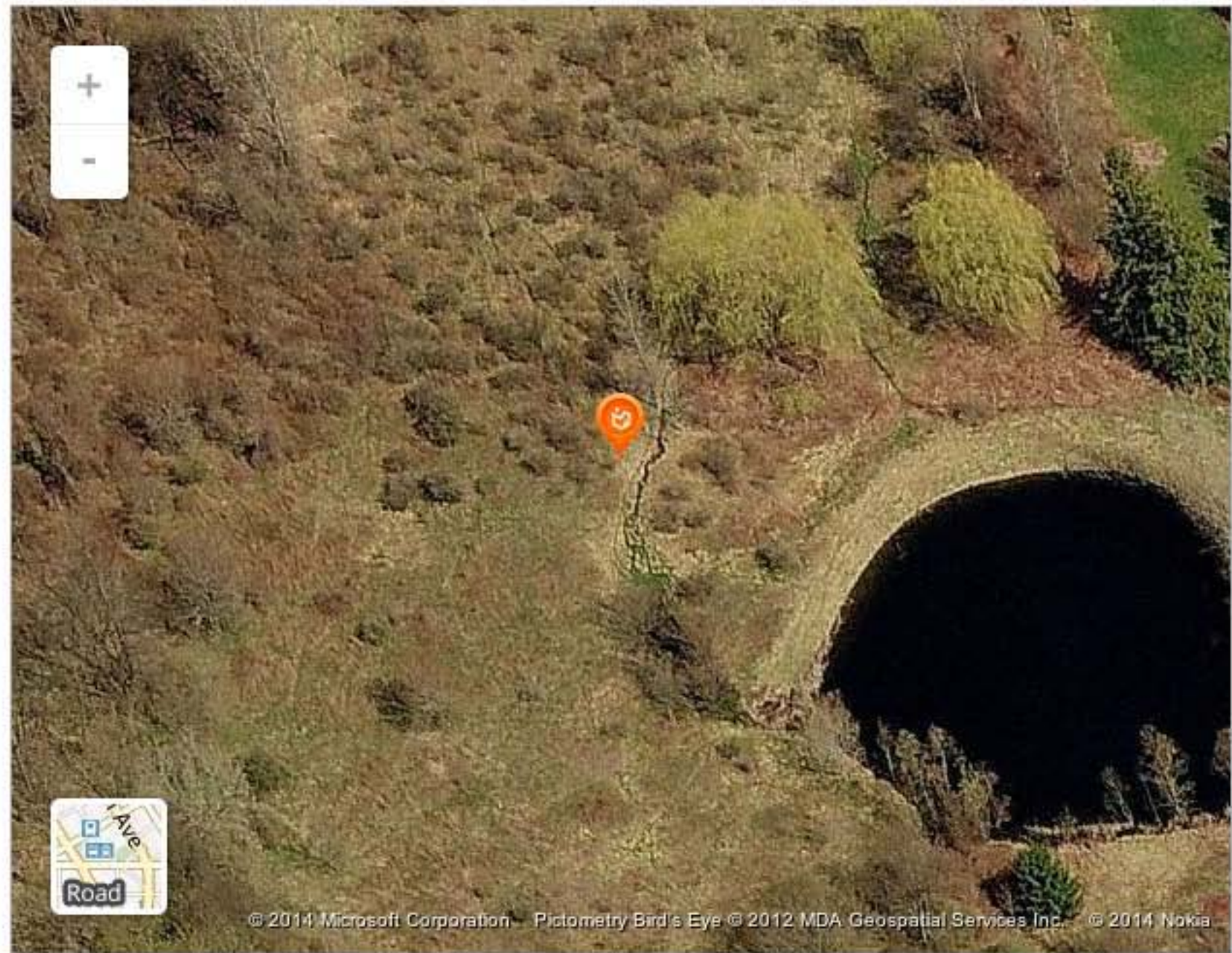
Name:

Email:

Phone:

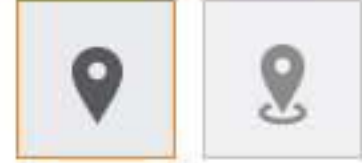
I'd like more information about the listing that I found at Homes.com at 1668 Trumansburg Rd.

Send



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Get notified when your home's value changes!

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Homes

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For Pros



Guest [sign in]

City, Zip, Neighborhood, Address or MLS#

Search

Ithaca Metro Area &gt; 14850 &gt; 1668 Trumansburg Road, Ithaca, NY 14850



1668 Trumansburg Road Ithaca, NY 14850

\$211,650  
LOW

\$249,000 ?

\$286,350  
HIGH

VALUE ESTIMATE

Value Estimate	\$249,000 ?	Beds	4	Heating	Central
Payment Estimate	\$976/mo ?	Baths Full	3	Basement	Partial
Rent Estimate	\$1,290 ?	Baths Half	--	Parking	Mixed
Tax Estimate	\$4,301 ?	Sq Ft	3,960	Parking Spaces	9
HomeScore	46 ?	Lot Size	20.00		
InvestorScore	38 ?	Construction	--		
Last Sale Date	05/18/1994	Style	Other		
Last Sale Price	\$120,000	Year Built	1937		

Ask a question about this home:



Email Address

Hello. I found this home on Homesnap and would like to learn more about 1668 Trumansburg Road in Ithaca. Thank you!

Contact Local Agent

Snap any home to find out all about it.

Send the Homesnap download link to your phone:

Enter Phone Number

Send Link





14850

0 SAVED ▼

1  
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1  
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# 1668 Trumansburg Rd

Ithaca, NY 14850

4 bed, 3 full bath, 3,960 sqft Farm/Ranch

Public Record

**\$339,000** Trulia Estimate ?

[Refinance your home](#)

## Ask a local agent

Get information about this property from a local real estate expert.

Contact an Agent

Are you the owner? [Add facts](#) to improve our estimate. Or [request an estimate](#) from a local expert.

★ Save

Edit Home Facts

▼ More

Map



## Ask a local agent about this property.

- ☒ **Michelle Menter**  
(607) 216-2784 0
- ☒ **Joan Portzline**  
(607) 233-4378 0 **PRO**
- ☒ **Jenny Ying Chai**  
(607) 215-4618 0 **PRO**

Name

Email

Phone

What are you looking to do?

I'm looking through sold properties in Ithaca, and I found 1668 Trumansburg Rd, Ithaca, NY 14850. I'd appreciate your insights on this or similar listings.

Request Info

Ithaca New York

For Sale

Any Price

0+ Beds

Home Type (2)

more

Save Search

Saved Homes (1)

Map

List

Click to see all homes



### Your search at 1668 Trumansburg Rd, Ithaca, NY:



Off Market  
Zestimate®: \$246K  
Rent Zestimate®: \$2.1K

1668 Trumansburg Rd, Ithaca, NY  
4 beds, 3 baths, 3,960 sqft  
19.8 ac lot  
Built in 1937



#### 1668 Trumansburg Rd, Ithaca, NY

Off Market  
Zestimate®: \$245,618  
Rent Zestimate®: \$2.1K/mo  
Est. Refi Payment: \$947/mo  
See current rates

Beds: 4  
Baths: 3  
Sqft: 3,960  
Lot: 19.8 ac

Details  
Saved  
Views

## Condos For Sale No Results

Cheapest more

## Homes out of view

Try [zooming out](#) to get them into view.

Tip: [save this search](#) to get email alerts when listings hit the market.

#### Cities Near Ulysses

Covert  
Enfield  
Genoa  
Hector  
Ithaca  
Newfield

#### ZIPs Near Ulysses

14854