

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



698

Fair

Credit Category

330

580

830

Equifax

TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!

Your Experian PLUS Score Explanation

Percentile: Your credit rating ranks *higher than 15.42%* of U.S. consumers.

What factors **RAISE** you PLUS Score:

- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.
- You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.

What factors **LOWER** you PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.
- Public Records (i.e. bankruptcies, tax liens, and court judgments) show up on your credit report as negative information, because they represent major financial obligations or serious past delinquencies. Lenders see these issues as major barriers to extending additional credit.

Personal Information

Report Summary

Bankruptcies

Credit Inquires

Credit Cards & Loans

Credit Score **Page 1 of 1**

JOSEPH J. SOZIO

April 18, 2014

To Whom It May Concern:

I am the owner of the residential property located at [REDACTED] As such, since August 1, 2013, I am Gabriela Garate-Konstantinovic's landlord.

I am writing this letter in support of Gaby's rental application for your property. While Gaby and I originally entered into a two-year lease, we have agreed to end it effective May 15. I have an opportunity to lease my property to a family that is moving to the U.S. from abroad, and Gaby had expressed a wish to downsize in the near future since her youngest child is leaving for college in the fall. Accordingly, an early termination of the lease is in the best of our respective interests.

Gaby's current monthly rent is \$9,000. She is also responsible for utilities, etc. in an amount that I know from experience to be in the vicinity of \$3,000 per month. I have no hesitation in recommending her to you as a prospective tenant. I especially commend her for the excellent care she has taken of my property, which is in pristine condition.

On a personal note, I have grown to know Gaby as a wonderful, honorable person and hard working mother who has raised two outstanding children. I have commented on several occasions on how impressed I am by their poise and manners. They make a wonderful family and I am certain you would like them.

Sincerely,



April 17, 2014

To Whom It May Concern:

I write today to recommend Gabriela Garate Konstantinovic. She is a family friend of many years that has generously shared her family and time with mine over our time together in New Canaan during holidays and school events. My name is Robert Savage. I am currently the Chief Strategist at FX Concepts, the largest and oldest Foreign Exchange hedge fund in the US. Recently, I sold my company Track.com to this fund – a start up – after 25 years of working at Goldman, Sachs. We have lived in New Canaan 17 years and have had the pleasure of knowing Gabby during much of that time. Our Children have grown up together, shared in sports and school and holidays.

Gabriela is one of the hardest workers I know but also has been a role model for us in her being an excellent mother. My children loved being in her home as she was always cooking and celebrating life. As I have gotten to know Gabby her talents in law and in understanding how to deliver the best of Mexico to US business has become even clearer. This is one talented lady ready to take on challenges and deliver results. I have the utmost professional respect for her.

Most of all, I recommend Gabriela Garate Konstantinovic as a great person, a loving mother, a welcoming hostess and one of the kindest people in the community, always ready to help whether at the soccer field or in the school or a friend in need.

Should you have any questions I would be happy to answer them directly.

Sincerely,

Robert Savage

[REDACTED]

Nicolas B. Koechlin
[REDACTED]
[REDACTED]

April 17, 2014

RE: GABRIELA GARATE KONSTANTINOVIC

To whom it may concern:

I am a Managing Director at RR Donnelley, based in New York City, and live with my wife, Catherine, and two sons in South Salem.

I first met as a client Gabriela Garate since 1990 when she was an attorney for the New York law firm, White & Case. We worked closely together for five years in that context. In addition, as I grew to respect tremendously her capabilities as an expert in U.S. securities law, Mexican securities law, and as a linguistic translator of complex legal document from Spanish to English and English to Spanish, we hired her as a freelance consultant for our company's own legal translation business. The quality of her work, her reliability, and her professionalism were unmatched.

Since then, Gaby and her husband Zoran have become close personal friends of my wife Catherine and me, first when we all lived in New York City, and even more so when we all moved to the suburbs north of the city 13 years ago. We have known Gaby's and Zoran's wonderful children, Christina and Danny, from the days they were born. They have each been important figures in our family life as they have grown to be the young people we want our two younger sons to emulate (and whom, fortunately, our sons have chosen to emulate).

I enthusiastically endorse Gaby and Zoran and recommend that you accept them as tenants. If you have any questions, please do not hesitate to call ([REDACTED]) or email ([REDACTED]) me either during the day or in the evening.

Sincerely,

Nicolas B. Koechlin