

**ID CROSS CHECK**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> DAVID KAMINSKY	<b>REPORT TYPE:</b> JOINT	<b>CHARGES:</b> \$22.90 <b>COMPUTER ID #:</b> 719175154956881 <b>LENDER CASE #:</b> 400025410	<b>DATE RECEIVED:</b> 06/24/19  <b>DATE COMPLETED:</b> 06/24/19
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APPLICANT	CO-APPLICANT
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<b>INPUT INFORMATION:</b> <b>NAME:</b> DAVID PETERSON <b>DOB:</b> 05/21/80 734 CYPRESS TREE DR SAN ANTONIO TX 78245 <b>HOME PHONE:</b> 210-885-7834	<b>INPUT INFORMATION:</b> <b>NAME:</b> CAROLINA MITCHELL <b>DOB:</b> 09/24/84 734 CYPRESS TREE DR SAN ANTONIO TX 78245
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**FILE IDENTIFICATIONS**

DAVID M PETERSON 350-78-9555	05/21/80	734 CYPRESSTREE DR SAN ANTONIO TX 78245	EFX
DAVID MICHAEL PETERSON 350-78-9555	05/21/80	734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007	TRU
DAVID PETERSON 350-78-9555	05/21/80	734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007	XPN
DAVID PETERSON			NoRept      LXN
CAROLINA MITCHELL 632-70-2235	09/24/84	734 CYPRESSTREE DR SAN ANTONIO TX 78245	EFX
CAROLINA G MITCHELL 632-70-2235	09/24/84	734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007	TRU
CAROLINA MITCHELL 632-70-2235	09/24/84	734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007	XPN
CAROLINA MITCHELL			NoRept      LXN

**FRAUD ALERT**

1 IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS	EFX
1 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
8 IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS	EFX
8 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
1 SSN ISSUANCE FIRST YEAR ISSUED: 1987 STATE ISSUED: IL	EFX
8 SSN ISSUANCE FIRST YEAR ISSUED: 2000 STATE ISSUED: TX	EFX

**REGULATORY MESSAGES**

1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	EFX
1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**REGULATORY MESSAGES**

- 1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE XPN

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- 8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE EFX

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- 8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU

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- 8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE XPN

**Summary**

**Input Information**

**Cross Check Category**

**Result**

**Name**

1 DAVID PETERSON

Name Verification

Name Matched

Watch Lists (includes OFAC)

Watch Lists Searched/No Match Found

**Address**

734 CYPRESS TREE DR  
SAN ANTONIO TX 78245

Address Verification

Address Matched

High Risk Address

Address Cleared

**Social Security Number**

350-78-9555

Social Security Verification

SSN Matched

Other Identities Linked to SSN

Cleared/No Other IDs Linked to SSN

SSA Issuance

SSN Issued

SSA Death Master

SSN Cleared

**Date of Birth**

05/21/80

Date of Birth Verification

Date of Birth Matched

**Phone Number**

210-885-7834

Phone Number Verification

Phone Number Matched

**Consumer ID Verification**

<input checked="" type="checkbox"/> Name	Date First Received	Number Active Sources	Number Total Sources
1 DAVID M PETERSON	02/10/99	4	9
DAVID MICHAEL PETERSON	04/20/08	0	1
DAVID PETERSON	03/31/02	0	6
<b>Address</b>			
1 7325 IVANHOE DR PORT RICHEY FL 34668-3960	09/30/17	3	3
734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007	08/17/18	1	3
5474 MAGNES ST SAN ANTONIO TX 78227-2235	06/28/18	0	1
1258 HIDDEN CAVE DR NEW BRAUNFELS TX 78132-2148	01/24/18	0	2

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
	8005 GREENSIDE LN HUDSON FL 34667-2107	10/05/17	0	1
	7511 BLUESTONE RD SAN ANTONIO TX 78249-4514	03/31/12	0	6
	7671 ASPEN PARK DR SAN ANTONIO TX 78249-4270	08/31/09	0	1
	8302 HAUSMAN RD W # 125 SAN ANTONIO TX 78249-3704	12/31/08	0	1
	343 CURACAO ST TOMS RIVER NJ 08757-4647	12/07/08	0	1
	3948 W SCOTT ST TRENTON NJ 08641	04/20/08	0	1
	3703 HUNTERS GLEN DR PLAINSBORO NJ 08536-2910	11/24/06	0	1
	3948 N FALCON CT # G TRENTON NJ 08641	11/24/06	0	1
	3948G N FALCON CT TRENTON NJ 08641	05/31/06	0	1
	2424 MCGUIRE BLVD # 70 MC GUIRE AFB NJ 08641-5100	07/31/05	0	1
	260 KEARNEY BLVD GOODFELLOW AFB TX 76908-3411	01/31/05	0	1
	1015 TRUEMPER ST LACKLAND A F B TX 78236-6096	12/31/04	0	1
	302 COOLIDGE ST S CHICAGO HEIGHTS IL 60411-1819	10/31/03	0	1
	5204 50TH ST # F205 LUBBOCK TX 79414-1887	07/31/03	0	1
	7001 UTICA AVE # 407 LUBBOCK TX 79424-1636	05/31/02	0	1
	4711 79TH ST LUBBOCK TX 79424-3205	03/31/02	0	1
<input checked="" type="checkbox"/>	<b>Social Security Number</b>			
1	000-00-9555	02/10/99	4	15
<input checked="" type="checkbox"/>	<b>Date of Birth</b>			
1	05/21/80	03/02/04	4	14
	09/09/58	02/10/99	0	1
<input checked="" type="checkbox"/>	<b>Phone Number</b>			
1	(210) 618-9753	10/31/09	3	7
	(210) 885-7834	10/31/18	1	1
	(210) 564-2670	08/23/18	0	1
	(210) 584-2670	02/23/18	0	1
	(830) 837-5583	08/05/15	0	1

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

Other Verifications

Watch Lists (includes OFAC)

1 DAVID PETERSON Watch Lists Searched/No Match Found

High Risk Address

1 734 CYPRESS TREE DR Address Cleared  
SAN ANTONIO TX 78245

SSA Issuance

State Of Issue	Issued Between	Input DOB
1 350-78-9555	ILLINOIS	1987-1988
		05/21/80

SSA Death Master

1 350-78-9555 SSN Cleared

Summary

**Input Information**

**Cross Check Category**

**Result**

**Name**

8 CAROLINA MITCHELL

Name Verification

Name Matched

Watch Lists (includes OFAC)

Watch Lists Searched/No Match Found

**Address**

734 CYPRESS TREE DR  
SAN ANTONIO TX 78245

Address Verification

Address Matched

High Risk Address

Address Cleared

**Social Security Number**

632-70-2235

Social Security Verification

SSN Matched

Other Identities Linked to SSN

Cleared/No Other IDs Linked to SSN

SSA Issuance

SSN Issued

SSA Death Master

SSN Cleared

**Date of Birth**

09/24/84

Date of Birth Verification

Date of Birth Matched

**Phone Number**

Phone Number Verification

No Input Provided

Consumer ID Verification

Name

8 CAROLINA G MITCHELL  
CAROLINA MITCHELL  
CAROLINA G LOPEZ  
CAROLINA LOPEZ

Date First Received

Number Active Sources

Number Total Sources

05/04/07	6	10
05/13/07	1	3
02/21/05	0	1
02/19/04	0	1

Address

8 734 CYPRESSTREE DR  
SAN ANTONIO TX 78245-1007  
  
5474 MAGNES ST  
SAN ANTONIO TX 78227-2235

09/04/18	7	9
02/20/15	0	3

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**Consumer ID Verification**

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
<input checked="" type="checkbox"/>	1880 HORAL ST APT 701 SAN ANTONIO TX 78227-5105	08/12/14	0	1
<input checked="" type="checkbox"/>	7110 TRANQUIL LN CONVERSE TX 78109-1022	09/05/08	0	1
<input checked="" type="checkbox"/>	5019 DILLAGE DOURG SAN ANTONIO TX 78218	08/22/06	0	1
<input checked="" type="checkbox"/>	5019 VILLAGE CT SAN ANTONIO TX 78218-3806	08/13/06	0	1
<input checked="" type="checkbox"/>	217 CALGARY AVE APT A SAN ANTONIO TX 78226-1752	02/19/04	0	1
<input checked="" type="checkbox"/>	<b>Social Security Number</b>			
8	000-00-2235 000-00-2235	02/21/05	7 0	13 1
<input checked="" type="checkbox"/>	<b>Date of Birth</b>			
8	09/24/84	02/19/04	7	13
<input type="checkbox"/>	<b>Phone Number</b>			
8	(210) 765-8591 (210) 910-0101	12/31/14 11/10/17	1 0	2 1

**Other Verifications**

<input checked="" type="checkbox"/>	<b>Watch Lists (includes OFAC)</b>			
8	CAROLINA MITCHELL	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	<b>High Risk Address</b>			
8	734 CYPRESS TREE DR SAN ANTONIO TX 78245	Address Cleared		
<input checked="" type="checkbox"/>	<b>SSA Issuance</b>	<b>State Of Issue</b>	<b>Issued Between</b>	<b>Input DOB</b>
8	632-70-2235	TEXAS	2000-2000	09/24/84
<input checked="" type="checkbox"/>	<b>SSA Death Master</b>			
8	632-70-2235	SSN Cleared		

ECOA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated  
 Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

**DISCLOSURE**

This report is governed by the Gramm-Leach-Bliley Act. It does not constitute a consumer report as defined by the Fair Credit Reporting Act (FCRA) and is not subject to the FCRA. This report should not be used as a basis upon which to make a decision of whether or not to extend credit or as a basis for taking any "adverse action" as that term is defined in the FCRA.

**END OF REPORT**

**INFILE CREDIT REPORT**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> DAVID KAMINSKY	<b>REPORT TYPE:</b> JOINT	<b>CHARGES:</b> \$22.90 <b>COMPUTER ID #:</b> 719175154956881 <b>LENDER CASE #:</b> 400025410	<b>DATE RECEIVED:</b> 06/24/19  <b>DATE COMPLETED:</b> 06/24/19
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APPLICANT	CO-APPLICANT
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<b>INPUT INFORMATION:</b> <b>NAME:</b> DAVID PETERSON <b>SSN:</b> 350-78-9555 <b>DOB:</b> 05/21/80 734 CYPRESS TREE DR SAN ANTONIO TX 78245 <b>HOME PHONE:</b> 210-885-7834  <b>CURRENT ADDRESS:</b> 734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007 <b>SINCE:</b> 08/18  <b>PREVIOUS ADDRESS:</b> 1258 HIDDEN CAVE DR NEW BRAUNFELS TX 78132-2148 <b>FROM:</b> 11/23/17  <b>PREVIOUS ADDRESS:</b> 7671 ASPEN PARK DR SAN ANTONIO TX 78249-4270 <b>FROM:</b> 08/31/09	<b>INPUT INFORMATION:</b> <b>NAME:</b> CAROLINA MITCHELL <b>SSN:</b> 632-70-2235 <b>DOB:</b> 09/24/84 734 CYPRESS TREE DR SAN ANTONIO TX 78245  <b>CURRENT ADDRESS:</b> 734 CYPRESSTREE DR SAN ANTONIO TX 78245-1007 <b>SINCE:</b> 08/18  <b>PREVIOUS ADDRESS:</b> 7110 TRANQUIL LN CONVERSE TX 78109-1022 <b>FROM:</b> 09/05/08  <b>PREVIOUS ADDRESS:</b> 217 CALGARY AV A SAN ANTONIO TX 78226-1752 <b>FROM:</b> 12/01/01
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EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT
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<b>PRESENT EMPLOYMENT:</b> HULL DOOR LLC TX <b>FROM:</b> 09/18/18  <b>PREVIOUS EMPLOYMENT:</b> US AIR FORCE <b>FROM:</b> 05/10/06 <b>POSITION:</b> POWER PRODUCT	<b>PRESENT EMPLOYMENT:</b> UNIVERCITY HOSPITOL TX <b>FROM:</b> 03/14/11 <b>POSITION:</b> HISTOLOGIST  <b>PREVIOUS EMPLOYMENT:</b> SANTA ROSA HOPSTIAL <b>FROM:</b> 05/01/17 <b>POSITION:</b> TECH
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**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	489	12,712	18,850	36	3	0	0
INSTALLMENT	1,478	76,204	81,837	30	16	2	8
REAL ESTATE	0	0	0	2	0	0	0
OPEN/OTHER	27,460	32,276	26,142	26	2	2	1
<b>TOTAL</b>	<b>29,427</b>	<b>121,192</b>	<b>126,829</b>	<b>94</b>	<b>21</b>	<b>4</b>	<b>9</b>

#INQUIRIES	13	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	10/06/98	#SATISFACTORIES:	35
				PAST DUES:	44,033

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
**S.S.N :** 350-78-9555

**NAME:** CAROLINA MITCHELL  
**S.S.N :** 632-70-2235      **Date Received:** 06/24/19

**SCORING**

E C O A 1	517	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS		
E C O A 1	418	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		
E C O A 1	415	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS		
E C O A 8	471	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 8	467	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		
E C O A 8	419	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		

**REGULATORY MESSAGES**

1	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	EFX
1	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU
1	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPN
8	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	EFX
8	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU
8	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPN

**PUBLIC RECORD INFORMATION**

NO PUBLIC RECORDS FOUND

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
**S.S.N :** 350-78-9555

**NAME:** CAROLINA MITCHELL  
**S.S.N :** 632-70-2235 **Date Received:** 06/24/19

**CREDIT HISTORY**

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS					
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS		
8	UHEAA #4095441717KU00003 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	05/19		05/18	6000	6164			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	0	0	1111111111
	STUDENT LOAN DEFERRED: 12/01/2021														
8	UHEAA #4095441717KU00002 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	05/19		05/18	4500	4500			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	0	0	1111111111
	STUDENT LOAN DEFERRED: 12/01/2021														
3	JPMCB CARD #9750 PO BOX 15298 WILMINGTON DE 19850 (800) 945-2000	05/19	05/19	05/05	10000	4377		V 43	REV 01  XPN	99	0	0	0	0	111111111111 111111111111
	FLEXIBLE SPENDING CREDIT CARD														
8	UHEAA #4095441717KU00001 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	05/19		01/18	3167	3167			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	16	0	0	0	0	111111111111 1111
	STUDENT LOAN DEFERRED: 12/01/2021														
8	SUN LOAN #21509  SAN ANTONIO TX (210) 645-1631	05/19	05/19	03/19	2025	1755	0	15 M 135	INS 01 NOTE LOAN TRU (EFX,XPN)	2	0	0	0	0	111
8	UHEAA #4095441717KU00005 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	05/19		05/19	1167	1168			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	1	0	0	0	0	1
	STUDENT LOAN DEFERRED: 12/01/2021														
1	FINWISE/AFF #1000090295600001 FINWISE BANK DALLAS TX 75356 (855) 721-1188	05/19	05/19	04/19	997	936	0	12 M 158	INS 01 UNSECURED TRU	1	0	0	0	0	11
8	UHEAA #4095441717KU00004 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	05/19		05/19	917	917			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	1	0	0	0	0	1
	STUDENT LOAN DEFERRED: 12/01/2021														
1	NAVIENT #97444278871000120000307 123 S JUSTISON ST WILMINGTON DE 19801	05/19	08/18	03/00	3960	487		119 M 26	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	0	0	111111111111 111111111111
1	NAVIENT #97444278871000219990601 123 S JUSTISON ST WILMINGTON DE 19801	05/19	08/18	06/99	3500	449		119 M 24	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	0	0	111111111111 111111111111
1	NAVIENT #97444278871000319981006 123 S JUSTISON ST WILMINGTON DE 19801	05/19	08/18	10/98	2625	331		119 M 18	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	0	0	111111111111 111111111111



**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
**S.S.N :** 350-78-9555

**NAME:** CAROLINA MITCHELL  
**S.S.N :** 632-70-2235 **Date Received:** 06/24/19

**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
8	#7798	05/19 MEDICAL	08/12	04/12	6500	0		M	REV 01 EFX	85	0	0	0	1111111111111111 1111111111111111
8	#4812	05/19 MEDICAL	04/12	12/11	1800	0		M	REV 01 EFX	89	0	0	0	1111111111111111 1111111111111111
8	CRDT FIRST #3629  (800) 321-3950	09/11  CLOSED	09/07	07/07	1400	0		M	REV 01 CHARGE ACCOUNT EFX	50	0	0	0	
3	JPMCB CARD #1211  (800) 945-2000	12/10	12/10	05/05	9066				OPN 01 CREDIT CARD TRU (EFX)	45	0	0	0	1111111111111111 1111111111111111
8	BEST BUY/CBNA #1903  MAILONLY	06/19  CLOSED DATE: 10/01/2013	10/13	03/11	3300	0		M	REV 01 CHARGE ACCOUNT EFX (XPN,TRU)	67	0	0	0	1111111111111111 1111111111111111
2	CAP1/BSTBY #9804  (800) 695-6950	02/18  DISPUTE RESOLVED REPORTED BY GRANTOR	09/13	11/12	9000	0		0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	62	0	0	0	
8	CAPITAL ONE / BEST B #1903  (800) 695-6950	09/13  CLOSED DATE: 09/01/2013	09/13	03/11	3300	0		M	REV 01 CHARGE ACCOUNT EFX	28	0	0	0	
8	CREDIT HUMAN FCU #833605082701  (512) 734-1279	11/12  CLOSED DATE: 03/01/2011	03/11	02/07	12386	0		60 M	INS 01 AUTO EFX (XPN,TRU)	69	0	0	0	
1	DMI/NATION DIRECT MT #3101445195363  (847) 550-7300	07/18  CLOSED DATE: 06/01/2018	06/18	08/17	209000	0		360 M	MTG 01 REAL ESTATE EFX (XPN,TRU)	9	0	0	0	1111111111111111
8	JARED #8053  (800) 877-3616	06/10  CLOSED DATE: 03/01/2008	03/08	07/06	1908	0		M 115	REV 01 CHARGE ACCOUNT EFX (XPN)	47	0	0	0	
1	KAY JEWELERS #4488  (800) 877-3616	03/17  INACTIVE ACCOUNT CLOSED DATE: 03/27/2017	03/15	08/13	1314	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	42	0	0	0	1111111111111111 1111111111111111

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
**S.S.N :** 350-78-9555

**NAME:** CAROLINA MITCHELL  
**S.S.N :** 632-70-2235 **Date Received:** 06/24/19

**CREDIT HISTORY**

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	LB RETAIL #3295  MAILONLY	01/10	02/08	07/05	600	0		M	REV 01 CREDIT CARD EFX	49	0	0	0
		CLOSED DATE: 03/01/2008 ACCOUNT CLOSED AT CONSUMERS REQUEST TRANSFER/SOLD/PAID											
8	RADIO SHACK/CBNA #2847  MAILONLY	01/13	03/08	06/06	400	0		M	REV 01 CHARGE ACCOUNT EFX	79	0	0	0
		CLOSED DATE: 03/01/2008 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED											
8	SPRINGLF FIN #11132319050786552  (210) 922-3676	03/14	02/14	11/13	2052	0	0	18 M	INS 01 SECURED TRU (EFX,XPN)	4	0	0	0
		REFINANCED CLOSED DATE: 03/31/2014											
8	SPRINGLF FIN #2132319050786552  (210) 922-3676	11/13	10/13	02/13	1200	0	0	12 M	INS 01 SECURED TRU (EFX,XPN)	9	0	0	0
		REFINANCED CLOSED DATE: 11/30/2013											
8	SUN LOAN #183 #21509  SAN ANTONIO TX (210) 645-1631	03/15	03/15	11/14	567	0		8 M	INS 01 NOTE LOAN XPN	5	0	0	0
		PAID ACCOUNT/ZERO BALANCE											
8	SYNCB/JC PENNEYS #600889398942  MAILONLY	02/18		03/03				M	CHARGE ACCOUNT EFX (XPN)				
		LOST OR STOLEN CARD LOST/STOLEN											
8	SYNCB/JC PENNEYS #600889398439  MAILONLY	02/18		03/03				M	CHARGE ACCOUNT EFX				
		LOST OR STOLEN CARD LOST/STOLEN											
8	SYNCB/MERVYN'S #4836  MAILONLY	04/15	05/06	10/03	200	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0
		CLOSED DATE: 01/01/2006 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED											
8	SYNCB/OLD NAVY #0671  MAILONLY	01/16	06/07	01/06	400	0		M	REV 01 CHARGE ACCOUNT EFX	99	0	0	0
		CLOSED DATE: 02/01/2008 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED											
1	SYNCB/PPMC #4822  (866) 300-6432	11/18	04/18	01/18	700	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	10	0	0	0
		CREDIT CARD LOST OR STOLEN CLOSED DATE: 04/27/2018											

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
**S.S.N :** 350-78-9555

**NAME:** CAROLINA MITCHELL  
**S.S.N :** 632-70-2235 **Date Received:** 06/24/19

**CREDIT HISTORY**

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	TARGET NATIONAL BANK #6709  (800) 659-2396	12/09	03/07	01/02	200	0		M	REV 01 CHARGE ACCOUNT EFX	24	0	0	0
		CLOSED DATE: 01/01/2006 CLOSED - CONSUMER PAID AND CLOSED											
1	WELLS FARGO HOME MOR #9360412249351  (800) 288-3212	06/17	05/17	03/12	125000	0		360 M	MTG 01 REAL ESTATE EFX (XPN,TRU)	59	0	0	0
		CLOSED DATE: 05/01/2017 FIXED RATE PAID AND CLOSED VA REAL ESTATE LOAN											
2	WFB AUTO #50237301731849001  (800) 559-3557	01/12	01/12	05/06	12732	0	0	63 M	INS 01 AUTO TRU (EFX,XPN)	36	0	0	0
		CLOSED CLOSED DATE: 01/26/2012											
1	US DEPT OF ED/GLELSI #2973136274798581 PO BOX 7860 MADISON WI 53707 BYMAILONLY	05/19	06/15	05/13	16819	19850	572	M 143	INS 05 EDUCATIONAL LN XPN (EFX,TRU)	52	0	0	2
		54111111111111111111 XXXXXXXXXXXXXX 04/19 4 05/19 5											
8	CAF #25539937  (800) 925-3612	05/19	05/19	04/17	21061	16155	0	73 M 385	INS 02 AUTO TRU (EFX,XPN)	25	3	0	0
		21111112111111111111 1111111211112 11/18 2 10/17 2 05/19 2											
1	PORTFOLIO RECOVERY A #9804  (757) 519-9300	06/19		06/16	10919	10919	10919	10919E	OPN 09  EFX (XPN,TRU)	0			
		CLOSED DATE: 08/01/2016 CONSUMER DISPUTES AFTER RESOLUTION CITIBANK N A COLLECTION ACCOUNT IN DISPUTE											
1	WFDS #519620297594  (949) 862-7430	05/19	04/19	01/18	10950	9529	198	72 M 182	INS 02 AUTO TRU (EFX,XPN)	15	1	1	0
		2111113211111111 1111 05/19 2 10/18 2 11/18 3											
1	COLLECTION #1047158201  (702) 737-5506	02/19		11/18	3070	3563			09  EFX	0			
		UNPAID ORIGINAL CREDITOR: SPRINT											
1	DIV ADJ SERV #1160  (763) 780-1042	06/19		05/19	3563	3563	3563	3563E	OPN 09  TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: SPRINT											
1	JPMCB CARD #8064  (800) 945-2000	12/18	04/18	01/18	2500	3151	3151	158E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		CLOSED - CREDIT GRANTOR CLOSED DATE: 07/22/2018											

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON  
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**NAME:** CAROLINA MITCHELL  
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**Date Received:** 06/24/19

**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	CONN APPLIANCES INC #50000000005097194700217 3295 COLLEGE ST BEAUMONT TX 77701 (409) 832-1696	06/19	03/19	02/17	4149	2948	1772	36 M 177	INS 06 SECURED XPN (EFX,TRU)	29	1	1	6
													699966554321 111111111111 06/19 6 04/19 9 05/19 9
8	JEFFERSON CAPITAL SY #8789  (877) 266-3119	06/19		08/17	2734	2734	2734	2734E	OPN 09  EFX (XPN,TRU)	0			
													CLOSED DATE: 10/01/2017 COLLECTION ORIGINAL CREDITOR: VERIZON WIRELESS
8	CONNS #439944231  (409) 832-1696	05/19	07/16	07/14	3526	2437	2437	86E	INS 09 SECURED TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016
8	SYNCB/JCP #0314  (800) 542-0800	06/19	03/18	07/06	1150	1601	562	80E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/29/2018
8	CONNS #439944232  (409) 832-1696	05/19	08/16	08/14	2033	1373	1373	54E	INS 09 SECURED TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 07/31/2016
1	MIDWST RCVRY #9199 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	05/19		04/19	1049	1332	1332	1332E	OPN 09  TRU	0			
													COLLECTION ORIGINAL CREDITOR: SIX FLAGS FIESTA TEXAS 2
8	CONNS #439944233  (409) 832-1696	05/19	07/16	10/14	2100	1276	1276	60E	INS 09 SECURED TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016
8	AD ASTRA REC #7553 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		12/13	1201	1201	1201	1201E	OPN 09  TRU (EFX,XPN)	0			
													COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX
2	COLLECTION #301156338589	05/19		03/16	1151	1151			09  EFX	0			
													UNPAID CONSUMER DISPUTES THIS ACCOUNT INFO MEDICAL ACCOUNT IN DISPUTE
1	ACCT SERVICE #1811 1802 NE LOOP 410 SUITE 400 SAN ANTONIO TX 78217 (210) 821-1200	06/19		03/19	1147	1147	1147	1147E	OPN 09  TRU (EFX)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL
1	UPLIFT, INC. #32619950  (844) 257-5400	05/19	09/18	06/18		1137	1137		INS 09 UNSECURED EFX	0			
													CLOSED DATE: 03/01/2019 CHARGE OFF FIXED RATE

**APPLICANT**

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**NAME:** CAROLINA MITCHELL  
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**CREDIT HISTORY**

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	SYNCB/JCP #3072  (800) 542-0800	06/19	03/18	10/08	590	970	428	49E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/27/2018													
1	RCVL PER MNG #4584	06/19		02/19	957	957	957	957E	OPN 09  TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: DIRECTV													
1	LVNV FUNDING #6193 C/O RESURGENT CAPITAL SERVICES GREENVILLE SC 29602 (866) 464-1183	06/19		04/16	942	942	942	942E	OPN 09  TRU (EFX)	0			
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: CREDIT ONE BANK N A ACCOUNT IN DISPUTE													
1	AD ASTRA REC #6584 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		02/19	902	902	902	902E	OPN 09  TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX													
8	UPLIFT, INC. #31334499  (844) 257-5400	05/19	10/18	03/18		800	800		INS 09 UNSECURED EFX	0			
CLOSED DATE: 03/01/2019 CHARGE OFF FIXED RATE													
1	DIVERSIFIED #1575 P O BOX 551268 JACKSONVILLE FL 32255 (800) 771-5361	06/19		01/19	725	725	725	725E	OPN 09  TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: ATT DIGITAL LIFE													
8	JPMCB CARD #1845  (800) 945-2000	02/18	07/16	03/09	400	692	692	35E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
CLOSED - CREDIT GRANTOR CLOSED DATE: 10/18/2016													
8	I C SYSTEM #7612 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	06/19		02/19	682	682	682	682E	OPN 09  TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: ATT DIRECTV													
1	OAG CHILD SU #0281 PO BOX 12017 AUSTIN TX 78711 (512) 460-6682	05/19	05/19	01/05	0	658	631	0	OPN 05 CHILD SUPPORT TRU (EFX)	58	2	2	1
										543211111111 111132111111 04/19 4 03/19 3 05/19 5			
8	CBE GROUP #9671 131 TOWER PARK DRIVE SUITE 100 WATERLOO IA 50704 (844) 604-4236	06/19		12/18	542	542	542	542E	OPN 09  TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS													

**APPLICANT**

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**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
8	CONNS #439944230  (409) 832-1696	05/19	10/15	04/14	936	518	518	30E	INS 09 SECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016														
8	NCA #3182 P.O. BOX 550 HUTCHINSON KS 67504 (866) 964-5259	06/19		08/15	513	513	513	513E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CASH CENTRAL														
8	DSNB MACYS #5570  (800) 743-6229	06/19	08/15	11/05	300	499	499	25E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
CLOSED - CONSUMER CLOSED DATE: 11/11/2015														
8	TARGET/TD #4047	05/19	06/14	03/09	200	426	426	21E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 01/23/2015														
8	WEBBNK/FHUT #2017 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303 (866) 734-0342	06/19		11/17	200	321	321	16E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
FIRST PAYMENT NEVER RECEIVED CLOSED DATE: 07/04/2018														
1	UPLIFT, INC. #32515426  (844) 257-5400	05/19	08/18	06/18		307	307		INS 09 UNSECURED EFX	0				
CLOSED DATE: 02/01/2019 CHARGE OFF FIXED RATE														
8	CREDITONEBNK #4759  (888) 224-8125	05/19	05/19	02/19	300	300	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	3	1	0	0	
											1211			
											04/19 2			
8	I C SYSTEM #9386 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	06/19		08/16	274	274	274	274E	OPN 09  TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: ATT U VERSE														
8	CB/HOTTOPIC #6338	06/19	05/19	11/17	250	244	0	V 27	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	19	2	0	0	
											111111112111			
											11121111			
											03/18 2			
											10/18 2			
1	SEC SVC FCU #1349 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	05/19	10/18	04/17	1250	131	131	10E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/23/2019														
8	NCA #3181 P.O. BOX 550 HUTCHINSON KS 67504 (866) 964-5259	06/19		08/15	113	113	113	113E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CASH CENTRAL														

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**Date Received:** 06/24/19

**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	PORTFOLIO RECOVERY A #5403  (757) 519-9300	06/19	07/18	07/15	432	108	108	108E	OPN 09  EFX (XPN,TRU)	0			
		CLOSED DATE: 10/01/2015 COLLECTION ORIGINAL CREDITOR: SYNCHRONY BANK											
1	COLLECTION #1160250086	06/19		01/16	102	102			09  EFX	0			
8	SARMA COLL #0016 555 E. RAMSEY RD SAN ANTONIO TX 78216 (800) 955-5238	06/19		12/17	93	93	93	93E	OPN 09  TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL											
8	PORTFOLIO RECOVERY A #3422  (757) 519-9300	06/19	07/18	06/16	395	55	55	55E	OPN 09  EFX (XPN,TRU)	0			
		CLOSED DATE: 09/01/2016 COLLECTION WORLD FINANCIAL NETWORK BANK											
8	CAF #11719249  (800) 925-3612	02/17	12/16	03/11	22576	0	0	73 M	INS 01 AUTO TRU (EFX,XPN)	70	11	0	0
		CLOSED CLOSED DATE: 02/23/2017											
1	CAPITAL ONE #5629  (804) 967-1000	03/17	03/17	12/15	300	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		DISPUTE RESOLVED REPORTED BY GRANTOR CLOSED DATE: 07/18/2016											
1	COLLECTION #1160220357	04/18	06/17	01/16	50	0			09  EFX	0			
1	CREDITONEBNK #6193  (888) 224-8125	04/18	08/15	01/14	600	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		DISPUTE RESOLVED REPORTED BY GRANTOR CLOSED DATE: 12/23/2015 SOLD TO: LVNV FUNDING LLC											
1	DISCOVERBANK #7093  (800) 347-2683	03/17	03/17	10/13	500	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 03/20/2016											
1	MOBILOANSLLC #1069 PO BOX 1409 MARKSVILLE LA 71351 (877) 836-1518	02/19	11/18	10/18	1000	0	0		REV 09 LINE OF CREDIT TRU	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 01/29/2019 SOLD TO: GLOBAL TRUST MANAGEMENT LLC											

**APPLICANT**

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**Date Received:** 06/24/19

**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	ONEMAIN #3143271002168144  (844) 298-9773	10/18	09/18	03/14		0		0	INS 09 SECURED EFX (XPN,TRU)	0			
		CLOSED DATE: 02/01/2016 ACCT PAID FOR LESS THAN FULL BALANCE PAID CHARGE OFF PAID											
1	SALLIE MAE #5852500007862704	01/16		06/13	4901	0			INS 09 EDUCATIONAL LN TRU (EFX,XPN)	0			
		SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 01/31/2016											
1	SYNCB/PPMC #6409  (866) 300-6432	01/19	04/18	01/18	700	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 07/10/2018											
1	SYNCB/ROOMS TO GO #1425 PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	04/18	09/15	09/13	3000	0	0		REV 09 CHARGE ACCOUNT XPN (EFX,TRU)	0			
		CHARGE OFF PURCHASED BY ANOTHER LENDER CLOSED DATE: 04/01/2018 CLOSED SOLD TO: MIDLAND CRED											
1	SYNCB/TOYS #9053 PO BOX 965005 ORLANDO FL 32896 (866) 864-2149	04/17	09/15	03/13	250	0			REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 12/18/2015 ORIGINAL CREDITOR: SYNCB											
8	SYNCB/WLMRTD #5403	08/15	11/14	08/08	250	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/24/2015											
1	USAA SVG BK #7175  (800) 922-9092	04/18	04/17	12/12	4000	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 12/24/2015											
1	WESTCREEK FI #172647X1 4951 LAKE BROOK DR GLEN ALLEN VA 23060 (844) 937-8275	01/19	01/19	08/18	9909	0	0		INS 09 LEASE TRU	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/29/2019											
1	WFFNB/HOME PROJECT VIS #6248 PO BOX 94498 LAS VEGAS NV 89193 (800) 737-6682	05/17	04/17	01/13	6900				REV 09 CREDIT CARD XPN (EFX)	0			
		LEGALLY PD IN FULL FOR < BALANCE ACCT LEGLLY PD IN FULL-LESS THAN BAL											
1	WFFNB/WF HEALTH ADVANT #9631 PO BOX 94498 LAS VEGAS NV 89193 (866) 350-2690	04/17	03/17	11/13	2500				REV 09 CHARGE ACCOUNT XPN (EFX)	0			
		LEGALLY PD IN FULL FOR < BALANCE ACCT LEGLLY PD IN FULL-LESS THAN BAL											



**APPLICANT**

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**NAME:** CAROLINA MITCHELL  
**S.S.N.:** 632-70-2235      **Date Received:** 06/24/19

**ADDITIONAL INFORMATION**

- 8 KNOWN ALIAS FORMER NAME: CAROLINA LOPEZ EFX

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- 8 KNOWN ALIAS FORMER NAME: CAROLINA GLORIA EFX

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- 8 KNOWN ALIAS KNOWN ALIAS: CAROLINA G LOPEZ TRU

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- 8 KNOWN ALIAS KNOWN ALIAS: CAROLINA GLORIA TRU

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- 8 KNOWN ALIAS KNOWN ALIAS: CAROLINA G LOPEZ XPN

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- 8 KNOWN ALIAS KNOWN ALIAS: CAROLINA PETERSON XPN

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- 1 CONSUMER NARRATIVE XPN  
 \*\*CONSUMER STATEMENT\*\* PAYMENTS WERE MADE IN COMPLIANCE WITH THE  
 NEGOTIATED SCHEDULE. Creditor: PORTFOLIO RECOV ASSOC opened: 06/16  
 Reported: 06/08/2019

**CONSUMER REFERRAL INFORMATION**

- EQUIFAX INFORMATION SERVICES LLC EFX  
 WWW.EQUIFAX.COM  
 P O BOX 740241  
 ATLANTA, GA 30374-0241  
 800-685-1111

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- TRANSUNION TRU  
 HTTP://WWW.TRANSUNION.COM  
 2 BALDWIN PLACE, P.O. BOX 1000  
 CHESTER, PA 19016  
 800-888-4213

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- EXPERIAN XPN  
 WWW.EXPERIAN.COM  
 701 EXPERIAN PARKWAY, P.O. BOX 2002  
 ALLEN, TX 75013-0036  
 888-397-3742

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- LEXISNEXIS RISK SOLUTIONS BUREAU LLC LXN  
 PROVIDER OF LIEN AND JUDGMENT RECORDS  
 PO BOX 105108  
 ATLANTA, GA 30348-5108  
 866-897-8126

EOCA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated  
 Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

**DISCLOSURE**

**NATIONAL CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANSUNION, EXPERIAN**  
 Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.  
 CBCINNOVIS CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITORIES NAMED ABOVE. WHILE THIS REPORT MAY  
 CONTAIN DUPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBCINNOVIS, THE CREDIT REPORT MEETS THE STANDARD SET FORTH BY  
 FNMA, FHLMC, HUD, FHA, AND VA GUIDELINES FOR REAL ESTATE TRANSACTIONS

**END OF REPORT**

**APPLICANT****CO-APPLICANT****NAME:** DAVID PETERSON**NAME:** CAROLINA MITCHELL**Date Received:** 06/24/19

## INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

06/24/19 1 QM 02004946 PLANET HOME LENDING, TRU

## Account Status &amp; Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

04/25/19 1 BB 164BB03100 CAPITALONE EFX

## Account Status &amp; Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

04/18/19 1 FF 05032151 AFF FINWISE TRU  
ZF 1779799 CLARITY SERVICES INC XPN

## Account Status &amp; Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

04/17/19 1 FZ 1899970 GREENSKY INSTALLMENT XPN

## Account Status &amp; Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

04/17/19 8 NZ 01263431 SYNCB TRU

## Account Status &amp; Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**INQUIRY STATUS UPDATE**

---DATE---	EOA	KOB	MEMBER-NO		
04/05/19	1	JA	02010070	DANIELS JRLY	TRU

Account Status & Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

04/02/19	1	FZ	04224014	SUN LOANS	TRU
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Account Status & Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

03/25/19	1	BC	00006675	JPMCB CARD	TRU
		BC	1832320	JPMCB CARD	XPN

Account Status & Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

03/24/19	1	BC	1966263	USAA SAVINGS BANK	XPN
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Account Status & Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

03/01/19	8	FF	1223465	SYNCB	XPN
			682BB11893	1 PREMIER	EFX

Account Status & Activity:

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**APPLICANT**

**CO-APPLICANT**

**NAME:** DAVID PETERSON

**NAME:** CAROLINA MITCHELL  
**Date Received:** 06/24/19

Acknowledgement

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_  
(Print)

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_  
(Print)

**END OF INQUIRY STATUS UPDATE**

PLANET HOME LENDING, LLC  
400 E LAS COLINAS BLVD  
IRVING, TX 75039

06/24/19

Loan Number: 400025410

DAVID PETERSON  
734 CYPRESS TREE DR  
SAN ANTONIO, TX 78245

Dear DAVID PETERSON

Your credit report was reviewed as part of your recent mortgage application. A brief explanation may be required in order to verify all, or some, of the following:

- Derogatory accounts
- Public records
- Address variations
- Name variations
- Credit Inquiries

Any items requiring an explanation will be listed in the corresponding sections on the pages that follow. Please use the space provided by each item to provide the requested information and write your explanation.

It is very important that you respond as soon as possible.

400 E LAS COLINAS BLVD  
IRVING, TX 75039  
2143963012

Sincerely,  
PLANET HOME LENDING, LLC



**INFILE CREDIT REPORT**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> DAVID KAMINSKY	<b>REPORT TYPE:</b> INDIVIDUAL	<b>COMPUTER ID #:</b> 719175154956881 <b>LENDER CASE #:</b> 400025410	<b>DATE RECEIVED:</b> 06/24/19  <b>DATE COMPLETED:</b> 06/24/19
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APPLICANT

<b>INPUT INFORMATION:</b> <b>NAME:</b> DAVID PETERSON <b>DOB:</b> 05/21/80 734 CYPRESS TREE DR SAN ANTONIO TX 78245 <b>HOME PHONE:</b> 210-885-7834	
---	--

DISPUTE SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	PORTFOLIO RECOVERY A #9804  (757) 519-9300	06/19		06/16	10919	10919	10919	10919E	OPN 09  EFX (XPN,TRU)	0				
CLOSED DATE: 08/01/2016 CONSUMER DISPUTES AFTER RESOLUTION CITIBANK N A COLLECTION ACCOUNT IN DISPUTE														

Reason for dispute: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

2	COLLECTION #301156338589	05/19		03/16	1151	1151			09  EFX	0				
UNPAID CONSUMER DISPUTES THIS ACCOUNT INFO MEDICAL ACCOUNT IN DISPUTE														

Reason for dispute: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	LVNV FUNDING #6193 C/O RESURGENT CAPITAL SERVICES GREENVILLE SC 29602 (866) 464-1183	06/19		04/16	942	942	942	942E	OPN 09  TRU (EFX)	0				
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: CREDIT ONE BANK N A ACCOUNT IN DISPUTE														

Reason for dispute: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**END OF DISPUTE REPORT**



**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	US DEPT OF ED/GLELSI #2973136274798581 PO BOX 7860 MADISON WI 53707 BYMAILONLY	05/19	06/15	05/13	16819	19850	572	M 143	INS 05 EDUCATIONAL LN XPN (EFX,TRU)	52	0	0	2
												541111XX11XX XXXXXXXXXXXX 04/19 4 05/19 5	

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	PORTFOLIO RECOVERY A #9804  (757) 519-9300	06/19		06/16	10919	10919	10919	10919E	OPN 09  EFX (XPN,TRU)	0			
												CLOSED DATE: 08/01/2016 CONSUMER DISPUTES AFTER RESOLUTION CITIBANK N A COLLECTION ACCOUNT IN DISPUTE	

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	WFDS #519620297594  (949) 862-7430	05/19	04/19	01/18	10950	9529	198	72 M 182	INS 02 AUTO TRU (EFX,XPN)	15	1	1	0
												211111321111 1111 05/19 2 10/18 2 11/18 3	

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	COLLECTION #1047158201  (702) 737-5506	02/19		11/18	3070	3563			09  EFX	0			
													UNPAID ORIGINAL CREDITOR: SPRINT

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	DIV ADJ SERV #1160  (763) 780-1042	06/19		05/19	3563	3563	3563	3563E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: SPRINT														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	JPMCB CARD #8064  (800) 945-2000	12/18	04/18	01/18	2500	3151	3151	158E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 07/22/2018														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CONN APPLIANCES INC #50000000005097194700217 3295 COLLEGE ST BEAUMONT TX 77701 (409) 832-1696	06/19	03/19	02/17	4149	2948	1772	36 M 177	INS 06 SECURED XPN (EFX,TRU)	29	1	1	6	699966554321 1111111111111
											06/19 6	04/19 9	05/19 9	

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	MIDWST RCVRY #9199 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	05/19		04/19	1049	1332	1332	1332E	OPN 09  TRU	0				
COLLECTION ORIGINAL CREDITOR: SIX FLAGS FIESTA TEXAS 2														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
2	COLLECTION #301156338589	05/19		03/16	1151	1151			09	0				
							UNPAID CONSUMER DISPUTES THIS ACCOUNT INFO MEDICAL ACCOUNT IN DISPUTE		EFX					

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	ACCT SERVICE #1811 1802 NE LOOP 410 SUITE 400 SAN ANTONIO TX 78217 (210) 821-1200	06/19		03/19	1147	1147	1147	1147E	OPN 09 TRU (EFX)	0				
							COLLECTION ORIGINAL CREDITOR: MEDICAL							

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	UPLIFT, INC. #32619950  (844) 257-5400	05/19	09/18	06/18		1137	1137		INS 09 UNSECURED EFX	0				
							CLOSED DATE: 03/01/2019 CHARGE OFF FIXED RATE							

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	RCVL PER MNG #4584	06/19		02/19	957	957	957	957E	OPN 09 TRU (XPN)	0				
							COLLECTION ORIGINAL CREDITOR: DIRECTV							

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	LVNV FUNDING #6193 C/O RESURGENT CAPITAL SERVICES GREENVILLE SC 29602 (866) 464-1183	06/19		04/16	942	942	942	942E	OPN 09  TRU (EFX)	0				
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: CREDIT ONE BANK N A ACCOUNT IN DISPUTE														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	AD ASTRA REC #6584 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		02/19	902	902	902	902E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	DIVERSIFIED #1575 P O BOX 551268 JACKSONVILLE FL 32255 (800) 771-5361	06/19		01/19	725	725	725	725E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: ATT DIGITAL LIFE														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	OAG CHILD SU #0281 PO BOX 12017 AUSTIN TX 78711 (512) 460-6682	05/19	05/19	01/05	0	658	631	0	OPN 05 CHILD SUPPORT TRU (EFX)	58	2	2	1	543211111111 111132111111 04/19 4 03/19 3 05/19 5
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	UPLIFT, INC. #32515426  (844) 257-5400	05/19	08/18	06/18		307	307		INS 09 UNSECURED EFX	0				
CLOSED DATE: 02/01/2019 CHARGE OFF FIXED RATE														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3	CREDITONEBNK #4759  (888) 224-8125	05/19	05/19	02/19	300	300	0	V 25	REV 01 CREDIT CARD TRU (EFX)	3	1	0	0	1211  04/19 2
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SEC SVC FCU #1349 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	05/19	10/18	04/17	1250	131	131	10E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/23/2019														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	COLLECTION #1160250086	06/19		01/16	102	102			09  EFX	0				
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	CAPITAL ONE #5629  (804) 967-1000	03/17	03/17	12/15	300	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0			
DISPUTE RESOLVED REPORTED BY GRANTOR CLOSED DATE: 07/18/2016													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	COLLECTION #1160220357	04/18	06/17	01/16	50	0			09  EFX	0		
PAID COLLECTION MEDICAL												

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CREDITONEBNK #6193  (888) 224-8125	04/18	08/15	01/14	600	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0		
DISPUTE RESOLVED REPORTED BY GRANTOR CLOSED DATE: 12/23/2015 SOLD TO: LVNV FUNDING LLC												

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	DISCOVERBANK #7093  (800) 347-2683	03/17	03/17	10/13	500	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0		
SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 03/20/2016												

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	MOBILOANSLLC #1069 PO BOX 1409 MARKSVILLE LA 71351 (877) 836-1518	02/19	11/18	10/18	1000	0	0		REV 09 LINE OF CREDIT TRU	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 01/29/2019 SOLD TO: GLOBAL TRUST MANAGEMENT LLC													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SALLIE MAE #5852500007862704	01/16		06/13	4901	0			INS 09 EDUCATIONAL LN TRU (EFX,XPN)	0			
SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 01/31/2016													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SYNCB/PPMC #6409  (866) 300-6432	01/19	04/18	01/18	700	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 07/10/2018													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SYNCB/ROOMS TO GO #1425 PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	04/18	09/15	09/13	3000	0	0		REV 09 CHARGE ACCOUNT XPN (EFX,TRU)	0			
CHARGE OFF PURCHASED BY ANOTHER LENDER CLOSED DATE: 04/01/2018 CLOSED SOLD TO: MIDLAND CRED													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	SYNCB/TOYS #9053 PO BOX 965005 ORLANDO FL 32896 (866) 864-2149	04/17	09/15	03/13	250	0			REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 12/18/2015 ORIGINAL CREDITOR: SYNCB													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	USAA SVG BK #7175  (800) 922-9092	04/18	04/17	12/12	4000	0			REV 09 CREDIT CARD TRU (EFX,XPN)	0			
SETTLED FOR LESS THAN FULL BALANCE CLOSED DATE: 12/24/2015													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	WESTCREEK FI #172647X1 4951 LAKE BROOK DR GLEN ALLEN VA 23060 (844) 937-8275	01/19	01/19	08/18	9909	0	0		INS 09 LEASE TRU	0			
UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/29/2019													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	WFFNB/HOME PROJECT VIS #6248 PO BOX 94498 LAS VEGAS NV 89193 (800) 737-6682	05/17	04/17	01/13	6900				REV 09 CREDIT CARD XPN (EFX)	0			
LEGALLY PD IN FULL FOR < BALANCE ACCT LEGLLY PD IN FULL-LESS THAN BAL													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



## APPLICANT

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

### DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	WFFNB/WF HEALTH ADVANT #9631 PO BOX 94498 LAS VEGAS NV 89193 (866) 350-2690	04/17	03/17	11/13	2500				REV 09 CHARGE ACCOUNT XPN (EFX)	0				
		LEGALLY PD IN FULL FOR < BALANCE ACCT LEGLLY PD IN FULL-LESS THAN BAL												

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**END OF DEROGATORY REPORT**

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO  
06/24/19 1 QM 02004946 PLANET HOME LENDING, TRU

Account Status & Activity:  
 no new debt resulted from this inquiry  
 new debt opened and already on credit report  
 new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

04/25/19 1 BB 164BB03100 CAPITALONE EFX

Account Status & Activity:  
 no new debt resulted from this inquiry  
 new debt opened and already on credit report  
 new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

04/18/19 1 FF 05032151 AFF FINWISE TRU  
ZF 1779799 CLARITY SERVICES INC XPN

Account Status & Activity:  
 no new debt resulted from this inquiry  
 new debt opened and already on credit report  
 new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

04/17/19 1 FZ 1899970 GREENSKY INSTALLMENT XPN

Account Status & Activity:  
 no new debt resulted from this inquiry  
 new debt opened and already on credit report  
 new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

04/05/19 1 JA 02010070 DANIELS JRLY TRU

Account Status & Activity:  
 no new debt resulted from this inquiry  
 new debt opened and already on credit report  
 new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO

04/02/19 1 FZ 04224014 SUN LOANS TRU

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

03/25/19 1 BC 00006675 JPMCB CARD TRU  
BC 1832320 JPMCB CARD XPN

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

03/24/19 1 BC 1966263 USAA SAVINGS BANK XPN

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**END OF INQUIRY STATUS UPDATE**

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**NAME VARIATIONS**

NO NAME VARIATIONS FOUND

**END OF NAME VARIATIONS REPORT**

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**ADDRESS VARIATIONS**

1 ADDRESS EFX  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245 FROM 08/18

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
8005 GREENSIDE LN  
HUDSON FL 34667 FROM 09/17

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
5474 MAGNES ST  
SAN ANTONIO TX 78227 FROM 06/18

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245-1007 FROM 08/18

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
1258 HIDDEN CAVE DR  
NEW BRAUNFELS TX 78132-2148 FROM 11/17

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
7671 ASPEN PARK DR  
SAN ANTONIO TX 78249-4270 FROM 08/09

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

**ADDRESS VARIATIONS**

1 ADDRESS XPN  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245-1007 FROM 08/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
5474 MAGNES ST  
SAN ANTONIO TX 78227-2235 FROM 06/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
1258 KENTON C AVE  
NEW BRAUNFELS TX 78132 FROM 03/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS LXN  
734 CYPRESS TREE DR  
SAN ANTONIO TX 78245  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**END OF ADDRESS VARIATIONS REPORT**

**APPLICANT**

**NAME:** DAVID PETERSON

**Date Received:** 06/24/19

Acknowledgement

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_





PLANET HOME LENDING, LLC  
400 E LAS COLINAS BLVD  
IRVING, TX 75039

06/24/19

Loan Number: 400025410

CAROLINA MITCHELL  
734 CYPRESS TREE DR  
SAN ANTONIO, TX 78245

Dear CAROLINA MITCHELL

Your credit report was reviewed as part of your recent mortgage application. A brief explanation may be required in order to verify all, or some, of the following:

- Derogatory accounts
- Public records
- Address variations
- Name variations
- Credit Inquiries

Any items requiring an explanation will be listed in the corresponding sections on the pages that follow. Please use the space provided by each item to provide the requested information and write your explanation.

It is very important that you respond as soon as possible.

400 E LAS COLINAS BLVD  
IRVING, TX 75039  
2143963012

Sincerely,  
PLANET HOME LENDING, LLC



**INFILE CREDIT REPORT**

**PREPARED FOR:**  
PLANET HOME LENDING, LLC  
400 E LAS COLINAS BLVD  
SUITE 240  
IRVING TX 75039  
**ATTENTION:**  
DAVID KAMINSKY

**REPORT TYPE:**INDIVIDUAL

**COMPUTER ID #:**  
719175154956881  
**LENDER CASE #:**  
400025410

**DATE RECEIVED:**06/24/19

**DATE COMPLETED:**06/24/19

APPLICANT

**INPUT INFORMATION:**  
**NAME:** CAROLINA MITCHELL      **DOB:**09/24/84  
734 CYPRESS TREE DR  
SAN ANTONIO TX 78245

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

**END OF DISPUTE REPORT**

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	CAF #25539937  (800) 925-3612	05/19	05/19	04/17	21061	16155	0	73 M 385	INS 02 AUTO TRU (EFX,XPN)	25	3	0	0
												211111211111	111111211112
												11/18 2 10/17 2	05/19 2

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	JEFFERSON CAPITAL SY #8789  (877) 266-3119	06/19		08/17	2734	2734	2734	2734E	OPN 09  EFX (XPN,TRU)	0			
													CLOSED DATE: 10/01/2017 COLLECTION ORIGINAL CREDITOR: VERIZON WIRELESS

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CONNS #439944231  (409) 832-1696	05/19	07/16	07/14	3526	2437	2437	86E	INS 09 SECURED TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SYNCB/JCP #0314  (800) 542-0800	06/19	03/18	07/06	1150	1601	562	80E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/29/2018

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	CONNS #439944232  (409) 832-1696	05/19	08/16	08/14	2033	1373	1373	54E	INS 09 SECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 07/31/2016														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CONNS #439944233  (409) 832-1696	05/19	07/16	10/14	2100	1276	1276	60E	INS 09 SECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	AD ASTRA REC #7553 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		12/13	1201	1201	1201	1201E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SYNCB/JCP #3072  (800) 542-0800	06/19	03/18	10/08	590	970	428	49E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/27/2018														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	UPLIFT, INC. #31334499  (844) 257-5400	05/19	10/18	03/18		800	800		INS 09 UNSECURED EFX	0				
CLOSED DATE: 03/01/2019 CHARGE OFF FIXED RATE														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	JPMCB CARD #1845  (800) 945-2000	02/18	07/16	03/09	400	692	692	35E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 10/18/2016														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	I C SYSTEM #7612 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	06/19		02/19	682	682	682	682E	OPN 09  TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: ATT DIRECTV														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CBE GROUP #9671 131 TOWER PARK DRIVE SUITE 100 WATERLOO IA 50704 (844) 604-4236	06/19		12/18	542	542	542	542E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	CONNS #439944230  (409) 832-1696	05/19	10/15	04/14	936	518	518	30E	INS 09 SECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/30/2016														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	NCA #3182 P.O. BOX 550 HUTCHINSON KS 67504 (866) 964-5259	06/19		08/15	513	513	513	513E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CASH CENTRAL														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	DSNB MACYS #5570  (800) 743-6229	06/19	08/15	11/05	300	499	499	25E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
CLOSED - CONSUMER CLOSED DATE: 11/11/2015														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	TARGET/TD #4047	05/19	06/14	03/09	200	426	426	21E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 01/23/2015														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	WEBBNK/FHUT #2017 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303 (866) 734-0342	06/19		11/17	200	321	321	16E	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
FIRST PAYMENT NEVER RECEIVED CLOSED DATE: 07/04/2018														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CREDITONEBNK #4759  (888) 224-8125	05/19	05/19	02/19	300	300	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	3	1	0	0	1211  04/19 2
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	I C SYSTEM #9386 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	06/19		08/16	274	274	274	274E	OPN 09  TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: ATT U VERSE														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CB/HOTTOPIC #6338	06/19	05/19	11/17	250	244	0	V 27	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	19	2	0	0	11111112111 11121111 03/18 2 10/18 2
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	NCA #3181 P.O. BOX 550 HUTCHINSON KS 67504 (866) 964-5259	06/19		08/15	113	113	113	113E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CASH CENTRAL														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	PORTFOLIO RECOVERY A #5403  (757) 519-9300	06/19	07/18	07/15	432	108	108	108E	OPN 09  EFX (XPN,TRU)	0				
CLOSED DATE: 10/01/2015 COLLECTION ORIGINAL CREDITOR: SYNCHRONY BANK														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SARMA COLL #0016 555 E. RAMSEY RD SAN ANTONIO TX 78216 (800) 955-5238	06/19		12/17	93	93	93	93E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	PORTFOLIO RECOVERY A #3422  (757) 519-9300	06/19	07/18	06/16	395	55	55	55E	OPN 09  EFX (XPN,TRU)	0				
CLOSED DATE: 09/01/2016 COLLECTION WORLD FINANCIAL NETWORK BANK														

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**DEROGATORY SUMMARY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	CAF #11719249  (800) 925-3612	02/17	12/16	03/11	22576	0	0	73 M	INS 01 AUTO TRU (EFX,XPN)	70	11	0	0
CLOSED DATE: 02/23/2017										121211111111 122122212221 11/16 2 01/16 2 01/17 2			

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	ONEMAIN #3143271002168144  (844) 298-9773	10/18	09/18	03/14		0		0	INS 09 SECURED EFX (XPN,TRU)	0			
CLOSED DATE: 02/01/2016 ACCT PAID FOR LESS THAN FULL BALANCE PAID CHARGE OFF PAID													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	SYNCB/WLMRTD #5403	08/15	11/14	08/08	250	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/24/2015													

Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**END OF DEROGATORY REPORT**

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO

06/24/19 1 QM 02004946 PLANET HOME LENDING, TRU

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**Additional Information:** \_\_\_\_\_

04/18/19 1 FF 05032151 AFF FINWISE TRU  
ZF 1779799 CLARITY SERVICES INC XPN

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**Additional Information:** \_\_\_\_\_

04/17/19 1 NZ 01263431 SYNCB TRU  
FZ 1899970 GREENSKY INSTALLMENT XPN

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**Additional Information:** \_\_\_\_\_

03/01/19 1 FF 1223465 SYNCB XPN  
682BB11893 1 PREMIER EFX

**Account Status & Activity:**

- no new debt resulted from this inquiry
- new debt opened and already on credit report
- new debt opened but has not been reported yet

**Additional Information:** \_\_\_\_\_

**END OF INQUIRY STATUS UPDATE**

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**NAME VARIATIONS**

1 KNOWN ALIAS EFX  
FORMER NAME: CAROLINA LOPEZ

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS EFX  
FORMER NAME: CAROLINA GLORIA

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS TRU  
KNOWN ALIAS: CAROLINA G LOPEZ

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS TRU  
KNOWN ALIAS: CAROLINA GLORIA

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS XPN  
KNOWN ALIAS: CAROLINA G LOPEZ

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS XPN  
KNOWN ALIAS: CAROLINA PETERSON

Additional Information: \_\_\_\_\_

**END OF NAME VARIATIONS REPORT**

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**ADDRESS VARIATIONS**

1 ADDRESS EFX  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245 FROM 09/18

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
5474 MAGNES ST  
SAN ANTONIO TX 78227 FROM 03/15

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
1880 HORAL ST 701 #701  
SAN ANTONIO TX 78227 FROM 12/14

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245-1007 FROM 08/18

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
7110 TRANQUIL LN  
CONVERSE TX 78109-1022 FROM 09/08

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
217 CALGARY AV A #A  
SAN ANTONIO TX 78226-1752 FROM 12/01

- Own
- Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

**ADDRESS VARIATIONS**

1 ADDRESS XPN  
734 CYPRESSTREE DR  
SAN ANTONIO TX 78245-1007 FROM 09/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
5474 MAGNES ST  
SAN ANTONIO TX 78227-2235 FROM 02/15  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
5474 APT MAGNE  
SAN ANTONIO TX 78227 FROM 01/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS LXN  
734 CYPRESS TREE DR  
SAN ANTONIO TX 78245  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**END OF ADDRESS VARIATIONS REPORT**

**APPLICANT**

**NAME:** CAROLINA MITCHELL

**Date Received:** 06/24/19

Acknowledgement

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

