

ID CROSS CHECK

PREPARED FOR:
PLANET HOME LENDING, LLC
400 E LAS COLINAS BLVD
SUITE 240
IRVING TX 75039
ATTENTION:
LORI LEE

REPORT TYPE:INDIVIDUAL

CHARGES:\$21.45
COMPUTER ID #:
719175150434096
LENDER CASE #:
400025403

DATE RECEIVED:06/24/19

DATE COMPLETED:06/24/19

APPLICANT

INPUT INFORMATION:
NAME: MICHAEL ORTIZ
5940 NW LOOP 410 G3
SAN ANTONIO TX 78238

DOB:12/18/59

FILE IDENTIFICATIONS

MICHAEL ORTIZ 12/18/59 5940 NW LOOP 410 #B2 EFX
456-25-6155 SAN ANTONIO TX 78238

MICHAEL SANCHEZ ORTIZ 12/18/59 5940 NW LOOP 410 #G3 TRU
456-25-6155 SAN ANTONIO TX 78238-3393

MICHAEL ORTIZ 12/18/59 5940 N LOOP 410 #G3 XPN
456-25-6155 SAN ANTONIO TX 78238-3393

MICHAEL ORTIZ NoRept LXN

FRAUD ALERT

1 IDENTITY SCAN EFX
INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT

1 HIGH RISK FRAUD ALERT TRU
HAWK AVAILABLE AND CLEAR

1 SSN ISSUANCE EFX
FIRST YEAR ISSUED: 1973
STATE ISSUED: TX

REGULATORY MESSAGES

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

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

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

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

Summary

Input Information	Cross Check Category	Result
Name 1 MICHAEL ORTIZ	Name Verification	Name Matched
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 5940 NW LOOP 410 G3 SAN ANTONIO TX 78238	Address Verification	Address Matched
	High Risk Address	Address Cleared
Social Security Number 456-25-6155	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 12/18/59	Date of Birth Verification	Date of Birth Matched
Phone Number	Phone Number Verification	No Input Provided

Consumer ID Verification

Name	Date First Received	Number Active Sources	Number Total Sources	
1 MICHAEL ORTIZ MICHAEL S ORTIZ	01/05/99	2	3	
	01/13/99	0	1	
Address	1 5940 NW LOOP 410 APT G3 SAN ANTONIO TX 78238-3393	03/20/19	1	1
	7423 BARRYHILL ST SAN ANTONIO TX 78238-2120	06/21/12	1	1
	7423 BERRY HL SAN ANTONIO TX 78238	03/12/17	0	1
	147 OSAGE SAN ANTONIO TX 78207-7435	06/27/16	0	1
	3110 HILLCREST DR APT 316 SAN ANTONIO TX 78201-7017	03/31/16	0	1
	8205 MICRON DR APT 1505 SAN ANTONIO TX 78251-2574	01/31/14	0	1
	8200 MICRON DR APT 504 SAN ANTONIO TX 78251-2495	12/31/13	0	1
	3550 S GEVERS ST APT 1710 SAN ANTONIO TX 78210-5460	07/08/13	0	1
	6800 RUE MARIELYNE UNIT 19 SAN ANTONIO TX 78238	01/03/11	0	1

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

Consumer ID Verification

	Address	Date First Received	Number Active Sources	Number Total Sources
	318 DROPSEY AVE D SAN ANTONIO TX 78226	12/20/10	0	1
	1143 BRADLEY SAN ANTONIO TX 78207	06/23/07	0	1
	7114 ROLLING HLS SAN ANTONIO TX 78227-1932	01/31/05	0	1
	7213 LEAFWOOD DR SAN ANTONIO TX 78227-1705	03/31/04	0	1
	PO BOX 90446 SAN ANTONIO TX 78209-9085	05/08/03	0	1
	318 CROPSEY AVE APT D SAN ANTONIO TX 78226-1916	11/30/02	0	1
	1143 BRADY BLVD SAN ANTONIO TX 78207-7327	12/15/01	0	1
	7880 MICRON DR # 3402 SAN ANTONIO TX 78251-2439	04/01/01	0	1
	15122 PIONEER MDWS SAN ANTONIO TX 78245-9637	01/30/99	0	1
	2508 MINNETONKA ST SAN ANTONIO TX 78210-5427	01/05/99	0	1
	Social Security Number			
1	000-00-6155	01/05/99	2	3
	Date of Birth			
1	12/18/59	11/30/02	1	2
	06/25/56	08/15/16	0	1
	Phone Number			
1	(210) 449-8656	03/20/19	1	1
	(210) 400-1244	03/12/17	1	1
	(210) 533-2315	08/15/16	0	1
	(210) 262-4933	02/29/16	0	1

Other Verifications

	Watch Lists (includes OFAC)	
1	MICHAEL ORTIZ	watch Lists Searched/No Match Found
	High Risk Address	
1	5940 NW LOOP 410 G3 SAN ANTONIO TX 78238	Address Cleared
	SSA Issuance	State Of Issue Issued Between Input DOB
1	456-25-6155	TEXAS 1973-1975 12/18/59

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

Other Verifications

 **SSA Death Master**

1 456-25-6155

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

PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 ATTENTION: LORI LEE	REPORT TYPE: INDIVIDUAL	CHARGES: \$21.45 COMPUTER ID #: 719175150434096 LENDER CASE #: 400025403	DATE RECEIVED: 06/24/19 DATE COMPLETED: 06/24/19
---	--------------------------------	---	---

APPLICANT	EMPLOYMENT INFORMATION
-----------	------------------------

INPUT INFORMATION: NAME: MICHAEL ORTIZ SSN: 456-25-6155 DOB: 12/18/59 5940 NW LOOP 410 G3 SAN ANTONIO TX 78238 CURRENT ADDRESS: 5940 NW LOOP 410 #G3 SAN ANTONIO TX 78238-3393 SINCE: 01/19 PREVIOUS ADDRESS: 7423 BARRYHILL ST SAN ANTONIO TX 78238-2120 FROM: 07/07/11 PREVIOUS ADDRESS: 147 OSAGE DR SAN ANTONIO TX 78207-7435 FROM: 06/27/16	PRESENT EMPLOYMENT: RETIRED FROM: 12/06/18 PREVIOUS EMPLOYMENT: CARDINAL L LOGISTICS FROM: 05/31/11 POSITION: DRIVER
--	---

CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	23	467	450	2	0	0	0
INSTALLMENT	1,601	35,929	22,098	25	5	5	9
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	4,021	5,952	3,451	9	0	0	0
TOTAL	5,645	42,348	25,999	36	5	5	9

#INQUIRIES	12	#PUBLIC RECORDS	1	#BANKRUPTCIES	1
WORST TRADE	9	OLDEST DATE	03/20/84	#SATISFACTORIES:	16
				PAST DUES:	20,772

SCORING

E C O A 1 588	Repository Experian	Brand FAIR ISAAC SCORE 2 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 21 AMOUNT PAST DUE TO ACCOUNTS	XPN
E C O A 1 524	Repository TransUnion	Brand CLASSIC 04 SCORE 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 REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH	TRU
E C O A 1 508	Repository Equifax	Brand BEACON 5.0 SCORE 38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT	EFX

APPLICANT

NAME: MICHAEL ORTIZ
S.S.N : 456-25-6155

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 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

PUBLIC RECORD INFORMATION

1 **BANKRUPTCY CHAP 7-DISM** FILED-01/15 LACT-04/15 TRU *

CASE- 1550272
 ATNY- JORIS ROBERT VANHEMELRIJCK COURT- U.S. BANKRUPTCY COURT

Directory: (210) 472-6720 (EFX, XPN)

CREDIT HISTORY

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	PEAK FINANCE #7287 12000 HUEBNER RD SAN ANTONIO TX 78230 (210) 308-6420	04/19	04/19	01/19	21986	18765	0	54 M 360	INS 01 AUTO TRU	2	0	0	0
1	BBVA COMPASS #2122	06/19	05/19	01/19	450	467	0	V 23	REV 01 CREDIT CARD TRU (EFX,XPN)	4	0	0	0
1	ARRONRNTS #CH15533 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	08/13	08/13	10/11	1710	0	0	28 M	INS 01 LEASE TRU (EFX)	0	0	0	0
1	CARFIN #70000104279550001 PO BOX 3807 COPPELL TX 75019 (800) 900-5150	03/14	03/14	11/13	14094	0	0	60 M	INS 01 AUTO TRU (EFX,XPN)	4	0	0	0
1	CREDIT FIRST N A #8480 6275 EASTLAND RD BROOKPARK OH 44142 (216) 362-5000	08/16		03/84	1093	0		0	REV 01 CHARGE ACCOUNT XPN	1	0	0	0
1	CRESCENT B&T #100121932330001 PO BOX 2460 CHESAPEAKE VA 23327 (866) 208-8288	11/13	11/13	10/12	15449	0		60 M	INS 01 AUTO TRU (EFX)	12	0	0	0
1	FIRSTMARK CU #6713470001 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	05/12	05/12	10/11	420	0	0	12 M	INS 01 UNSECURED TRU (XPN)	4	0	0	0

APPLICANT

NAME: MICHAEL ORTIZ
S.S.N : 456-25-6155

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	FIRSTMARK CU #6699000001 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	01/12	01/12	10/11	500	0	0	12 M	INS 01 UNSECURED TRU (XPN)	3	0	0	0
		CLOSED CLOSED DATE: 01/06/2012									1111		
1	FROST BK #100147098469001 POB 1600 SAN ANTONIO TX 78296 (210) 220-6777	10/16	10/16	10/15	3000	0	0	36 M	INS 01 SECURED TRU (EFX,XPN)	12	0	0	0
		CLOSED CLOSED DATE: 10/13/2016									1111111111111111	1	
1	GENERATIONS COMMUNITY #15159780001 (210) 229-1800	02/14	01/13	01/13	500	0		6 M	INS 01 SECURED EFX (XPN,TRU)	13	0	0	0
		CLOSED DATE: 01/01/2013 PAID AND CLOSED											
1	REGIONAL FIN #52002202701 (210) 681-6705	02/14	02/14	09/13	980	0	0	18 M	INS 01 INST SALES TRU (EFX)	5	0	0	0
		CLOSED CLOSED DATE: 02/18/2014									111111		
1	REGIONAL FIN #52002215101 (210) 681-6705	10/13	10/13	09/13	765	0	0	9 M	INS 01 SECURED TRU (EFX)	1	0	0	0
		CLOSED CLOSED DATE: 10/10/2013									11		
1	REGIONAL FINANCE #52 #52002228301 (210) 681-6705	05/14	02/14	10/13	2052	0		12 M 171	INS 01 SECURED EFX (TRU)	7	0	0	0
		CLOSED DATE: 02/01/2014 PAID AND CLOSED											
2	SANTANDER #30000113868861000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	07/16	07/16	01/16	17309	0	0	73 M	INS 01 AUTO TRU (EFX,XPN)	5	0	0	0
		CLOSED CLOSED DATE: 07/06/2016									111111		
1	WESTCREEK FI #284402X1 4951 LAKE BROOK DR GLEN ALLEN VA 23060 (844) 937-8275	03/19	03/19	01/19	1094	0	0	12 M	INS 01 LEASE TRU	2	0	0	0
		CLOSED CLOSED DATE: 03/19/2019									111		
1	WORLD FINANCE CO #57106486701 MAILONLY	03/14	02/14	12/13	1300	0		10 M 130	INS 01 SECURED EFX (XPN,TRU)	3	0	0	0
		CLOSED DATE: 02/01/2014 PAID AND CLOSED											
2	FRD MOTOR CR #53608705 (402) 397-1866	06/19	03/18	06/16	33744	12618	12618	444E	INS 09 AUTO TRU (EFX,XPN)	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 03/11/2018											
1	FIRSTMARK CU #7009950001 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	05/19	05/15	02/14	3500	2781	2781	24 M 146E	INS 09 UNSECURED TRU (EFX,XPN)	63	1	1	3
		BANKRUPTCY DISMISSED CLOSED DATE: 05/31/2015									01/15 5		

APPLICANT

NAME: MICHAEL ORTIZ
S.S.N : 456-25-6155

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	FAMSA #2808 (866) 883-2672	04/15	12/14		0	2282	2282	0	OPN 09 INST SALES TRU	0				
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/28/2015												
1	COLLECTION #26024160	06/19		05/18	1005	1005			09 EFX	0				
1	CREDIT RCVRY #900016867101 POB 1228 MAULDIN SC 29662 (864) 546-3401	12/14	06/14	03/14	1728	991	1081	12 M 144E	INS 09 SECURED TRU (EFX)	0				
		BANKRUPTCY DISMISSED CLOSED DATE: 11/30/2014												
1	BUR MED ECON #3378 (602) 252-3469	06/19		11/16	727	727	727	727E	OPN 09 TRU (XPN)	0				
		COLLECTION ORIGINAL CREDITOR: MEDICAL												
1	BUR MED ECON #2435 (602) 252-3469	06/19		01/17	618	618	618	618E	OPN 09 TRU (XPN)	0				
		COLLECTION ORIGINAL CREDITOR: MEDICAL												
1	COLLECTION #1172160682	06/19		07/17	526	526			09 EFX	0				
1	FIRSTMARK CU #7009950002 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	05/19	09/14	03/14	13844	503	0	66 M 280	INS 08 AUTO TRU (EFX,XPN)	62	1	1	1	
		BANKRUPTCY DISMISSED CLOSED DATE: 01/31/2015									12/14	4		
1	COLLECTION #1190350743	06/19		01/19	400	400			09 EFX	0				
1	FROST BK #0053 POB 1600 SAN ANTONIO TX 78296 (210) 220-5339	05/19		08/15	219	219	219	219E	OPN 09 TRU (EFX,XPN)	0				
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 03/07/2017 DEPOSIT ACCOUNT WITH OVRDRAFT PROTECT												
1	ACCT SERVICE #1649 1802 NE LOOP 410 SUITE 400 SAN ANTONIO TX 78217 (210) 821-1200	06/19		01/17	175	175	175	175E	OPN 09 TRU (EFX,XPN)	0				
		COLLECTION ORIGINAL CREDITOR: MEDICAL												
1	ACIMA CREDIT FKA SIMPL #114401 9815 S MONROE ST FL 4 SANDY UT 84070 (801) 297-1920	01/19	05/17	02/16	1385	159	159	115E	INS 09 LEASE XPN	0				
		CHARGE OFF												
1	IC SYSTEM INC #67681434 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	06/19		10/16	112	112	112	112E	INS 09 COLLECTION ATTY XPN	0				
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA												

APPLICANT

NAME: MICHAEL ORTIZ
S.S.N : 456-25-6155

Date Received: 06/24/19

CREDIT HISTORY

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	FAMSA #510280804146068 (866) 883-2672	03/15	12/14	10/14	2850			18 M 158	INS 05 INST SALES TRU	5	1	1	1
											543211 02/15 4 01/15 3 03/15 5		
1	FROST BK #100147098469002 POB 1600 SAN ANTONIO TX 78296 (210) 220-6777	01/17	01/17	10/16	1500	0	0	18 M	INS 03 SECURED TRU (EFX,XPN)	3	0	0	0
											3111 01/17 3 CLOSED CLOSED DATE: 01/25/2017		
1	PERSONAL CRE #57106531601 (864) 298-9800	11/14		02/14	1300	0		10 M	INS 09 SECURED TRU (EFX,XPN)	8	1	1	1
											10/14 4 BANKRUPTCY DISMISSED CLOSED DATE: 11/30/2014 SOLD TO: JH PORTFOLIO EQUITY LLC		
1	REGIONAL FIN #52002370901 (210) 681-6705	12/14	06/14	03/14	1728	0			INS 09 SECURED TRU (EFX)	0			
											PAID IN FULL WAS CHARGE OFF CLOSED DATE: 12/11/2014 RFC SAN ANTONIO 3 TX		
1	SUN LOAN CO #183 SAN #21413 SAN ANTONIO TX (210) 645-1631	05/19		08/14				M	NOTE LOAN EFX (XPN)				
											ACCOUNT INCLUDED IN BANKRUPTCY BANKRUPTCY CHAPTER 7 BANKRUPTCY PETITION CLOSED DATE: 01/01/2015		
1	WSTSHMRK #WFW019125Z001 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	02/15	07/14	07/14	426	0	0	8 M	INS 05 NOTE LOAN TRU (EFX)	7	1	1	3
											55543211 01/15 5 12/14 5 02/15 5 TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 02/28/2015		

ADDITIONAL INFORMATION

1	KNOWN ALIAS KNOWN ALIAS: MELINDA ORTIZ	TRU
1	KNOWN ALIAS KNOWN ALIAS: MICHEAL ORTIZ	TRU
1	KNOWN ALIAS KNOWN ALIAS: M ORTIZ	TRU
1	KNOWN ALIAS NICKNAME: ORTIZ MICHAEL	XPN
1	KNOWN ALIAS NICKNAME: MIKE ORTIZ	XPN
1	KNOWN ALIAS NICKNAME: MIGUEL ORTIZ	XPN
1	KNOWN ALIAS KNOWN ALIAS: MIKE SANCHEZ	XPN

APPLICANT

NAME: MICHAEL ORTIZ
S.S.N : 456-25-6155

Date Received: 06/24/19

CONSUMER REFERRAL INFORMATION

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

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

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

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

NAME: MICHAEL ORTIZ

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

06/06/19 1 ZM 00049997 CITYWORTH MORTGAGE L TRU
FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS 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

05/30/19 1 BC 1240750 CITI CARDS CBNA XPN
404ON01703 CBNA 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

04/16/19 1 ZM 00049997 CITYWORTH MORTGAGE L TRU
FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS 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

04/08/19 1 ZM 02801613 UNIVERSAL CR TRU
FM 1339230 UCS/AMCAP MORTGAGE LTD XPN
496ZB00954 UCS 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

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

Acknowledgement

Applicant's Signature: _____ Date: _____

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: 400025403

MICHAEL ORTIZ
5940 NW LOOP 410 G3
SAN ANTONIO, TX 78238

Dear MICHAEL ORTIZ

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:
LORI LEE

REPORT TYPE:INDIVIDUAL

COMPUTER ID #:
719175150434096
LENDER CASE #:
400025403

DATE RECEIVED:06/24/19

DATE COMPLETED:06/24/19

APPLICANT

INPUT INFORMATION:
NAME: MICHAEL ORTIZ
5940 NW LOOP 410 G3
SAN ANTONIO TX 78238

DOB:12/18/59

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

DEROGATORY SUMMARY

1 BANKRUPTCY CHAP 7-DISM FILED-01/15 LACT-04/15 TRU *

CASE- 1550272

ATNY- JORIS ROBERT VANHEMELRIJCK COURT- U.S. BANKRUPTCY COURT

Directory: (210) 472-6720

(EFX,XPN)

Reason for delinquency: _____

DEROGATORY SUMMARY

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
2	FRD MOTOR CR #53608705 (402) 397-1866	06/19	03/18	06/16	33744	12618	12618	444E	INS 09 AUTO TRU (EFX,XPN)	0			
UNPAID BALANCE CHARGED OFF CLOSED DATE: 03/11/2018													

Reason for delinquency: _____

1	FIRSTMARK CU #7009950001 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	05/19	05/15	02/14	3500	2781	2781	24 M 146E	INS 09 UNSECURED TRU (EFX,XPN)	63	1	1	3
BANKRUPTCY DISMISSED CLOSED DATE: 05/31/2015													
											01/15	5	

Reason for delinquency: _____

1	FAMSA #2808 (866) 883-2672	04/15	12/14		0	2282	2282	0	OPN 09 INST SALES TRU	0			
UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/28/2015													

Reason for delinquency: _____

APPLICANT

NAME: MICHAEL ORTIZ

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	COLLECTION #26024160	06/19 UNPAID MEDICAL		05/18	1005	1005			09 EFX	0				

Reason for delinquency: _____

1	CREDIT RCVRY #900016867101 POB 1228 MAULDIN SC 29662 (864) 546-3401	12/14	06/14	03/14	1728	991	1081	12 M 144E	INS 09 SECURED TRU (EFX)	0				
BANKRUPTCY DISMISSED CLOSED DATE: 11/30/2014														

Reason for delinquency: _____

1	BUR MED ECON #3378 (602) 252-3469	06/19		11/16	727	727	727	727E	OPN 09 TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	BUR MED ECON #2435 (602) 252-3469	06/19		01/17	618	618	618	618E	OPN 09 TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

APPLICANT

NAME: MICHAEL ORTIZ

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	COLLECTION #1172160682	06/19 UNPAID MEDICAL		07/17	526	526			09 EFX	0				

Reason for delinquency: _____

1	FIRSTMARK CU #7009950002 POB 701650 SAN ANTONIO TX 78270 (210) 342-8484	05/19	09/14	03/14	13844	503	0	66 M 280	INS 08 AUTO TRU (EFX,XPN)	62	1	1	1	12/14 4
BANKRUPTCY DISMISSED CLOSED DATE: 01/31/2015														

Reason for delinquency: _____

1	COLLECTION #1190350743	06/19 UNPAID MEDICAL		01/19	400	400			09 EFX	0				
---	---------------------------	-------------------------	--	-------	-----	-----	--	--	---------------	---	--	--	--	--

Reason for delinquency: _____

1	FROST BK #0053 POB 1600 SAN ANTONIO TX 78296 (210) 220-5339	05/19		08/15	219	219	219	219E	OPN 09 TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 03/07/2017 DEPOSIT ACCOUNT WITH OVRDRAFT PROTECT														

Reason for delinquency: _____

APPLICANT

NAME: MICHAEL ORTIZ

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	ACCT SERVICE #1649 1802 NE LOOP 410 SUITE 400 SAN ANTONIO TX 78217 (210) 821-1200	06/19		01/17	175	175	175	175E	OPN 09 TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													

Reason for delinquency: _____

1	ACIMA CREDIT FKA SIMPL #114401 9815 S MONROE ST FL 4 SANDY UT 84070 (801) 297-1920	01/19	05/17	02/16	1385	159	159	115E	INS 09 LEASE XPN	0			
CHARGE OFF													

Reason for delinquency: _____

1	I C SYSTEM INC #67681434 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	06/19		10/16	112	112	112	112E	INS 09 COLLECTION ATTY XPN	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													

Reason for delinquency: _____

1	FAMSA #510280804146068 (866) 883-2672	03/15	12/14	10/14	2850			18 M 158	INS 05 INST SALES TRU	5	1	1	1
											543211		
											02/15 4	01/15 3	
											03/15 5		

Reason for delinquency: _____

APPLICANT

NAME: MICHAEL ORTIZ

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	FROST BK #100147098469002 POB 1600 SAN ANTONIO TX 78296 (210) 220-6777	01/17	01/17	10/16	1500	0	0	18 M	INS 03 SECURED TRU (EFX,XPN)	3	0	0	0
CLOSED CLOSED DATE: 01/25/2017										3111 01/17 3			

Reason for delinquency: _____

1	PERSONAL CRE #57106531601 (864) 298-9800	11/14		02/14	1300	0		10 M	INS 09 SECURED TRU (EFX,XPN)	8	1	1	1
BANKRUPTCY DISMISSED CLOSED DATE: 11/30/2014 SOLD TO: JH PORTFOLIO EQUITY LLC										10/14 4			

Reason for delinquency: _____

1	REGIONAL FIN #52002370901 (210) 681-6705	12/14	06/14	03/14	1728	0			INS 09 SECURED TRU (EFX)	0			
PAID IN FULL WAS CHARGE OFF CLOSED DATE: 12/11/2014 RFC SAN ANTONIO 3 TX													

Reason for delinquency: _____

1	SUN LOAN CO #183 SAN #21413 SAN ANTONIO TX (210) 645-1631	05/19		08/14				M	NOTE LOAN EFX (XPN)				
ACCOUNT INCLUDED IN BANKRUPTCY BANKRUPTCY CHAPTER 7 BANKRUPTCY PETITION CLOSED DATE: 01/01/2015													

Reason for delinquency: _____

APPLICANT

NAME: MICHAEL ORTIZ

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	WSTSHMRK #WFW019125Z001 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	02/15	07/14	07/14	426	0	0	8 M	INS 05 NOTE LOAN TRU (EFX)	7	1	1	3
											55543211		
											01/15 5 12/14 5		
											02/15 5		
					TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 02/28/2015								

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

04/08/19	1	ZM	02801613	UNIVERSAL CR	TRU
		FM	1339230	UCS/AMCAP MORTGAGE LTD	XPB
			496ZB00954	UCS	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: MICHAEL ORTIZ

Date Received: 06/24/19

NAME VARIATIONS

1 KNOWN ALIAS TRU
KNOWN ALIAS: MELINDA ORTIZ

Additional Information: _____

1 KNOWN ALIAS TRU
KNOWN ALIAS: MICHEAL ORTIZ

Additional Information: _____

1 KNOWN ALIAS TRU
KNOWN ALIAS: M ORTIZ

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: ORTIZ MICHAEL

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: MIKE ORTIZ

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: MIGUEL ORTIZ

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: MIKE SANCHEZ

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

ADDRESS VARIATIONS

1 ADDRESS EFX
5940 NW LOOP 410 B2 #B2
SAN ANTONIO TX 78238 FROM 08/18

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
7423 BARRYHILL ST
SAN ANTONIO TX 78238 FROM 01/12

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
8200 MICRON DR 504 #504
SAN ANTONIO TX 78251 FROM 12/16

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
5940 NW LOOP 410 G3 #G3
SAN ANTONIO TX 78238-3393 FROM 01/19

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
7423 BARRYHILL ST
SAN ANTONIO TX 78238-2120 FROM 07/11

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
147 OSAGE DR
SAN ANTONIO TX 78207-7435 FROM 06/16

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

ADDRESS VARIATIONS

1 ADDRESS XPN
5940 NW LOOP 410 G3 #G3
SAN ANTONIO TX 78238-3393 FROM 01/18

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
3110 HILLCREST DR 316 #316
SAN ANTONIO TX 78201-7017 FROM 04/16

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
147 OSAGE DR
SAN ANTONIO TX 78207-7435 FROM 06/16

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
5940 NW LOOP 410 G3
SAN ANTONIO TX 78238

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: MICHAEL ORTIZ

Date Received: 06/24/19

Acknowledgement

Applicant's Signature: _____ Date: _____

