

**ID CROSS CHECK**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> RICHARD OROZCO	<b>PROPERTY ADDRESS:</b> TBD  <b>REPORT TYPE:</b> INDIVIDUAL	<b>CHARGES:</b> \$21.45 <b>COMPUTER ID #:</b> 719176141317346 <b>LENDER CASE #:</b> 400025532	<b>DATE RECEIVED:</b> 06/25/19  <b>DATE COMPLETED:</b> 06/25/19
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**APPLICANT**

<b>INPUT INFORMATION:</b> <b>NAME:</b> EDWARD CARRUTHERS <b>DOB:</b> 10/13/91 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154 <b>HOME PHONE:</b> 210-844-0750	
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**FILE IDENTIFICATIONS**

EDWARD A CARRUTHERS 631-28-5462	10/13/91	501 FM 3009 #6105 SCHERTZ TX 78154	EFX
EDWARD A CARRUTHERS 631-28-5462	10/13/91	100 HOWARD DR SCHERTZ TX 78154-1010	TRU
EDWARD A CARRUTHERS 631-28-5462	10/13/91	501 FM 3009 #6105 SCHERTZ TX 78154-3287	XPN
EDWARD CARRUTHERS			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
1 SSN ISSUANCE FIRST YEAR ISSUED: 1992 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:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)	TRU
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:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPN
1 FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPN
1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPN

## APPLICANT

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

### Summary

Input Information	Cross Check Category	Result
<b>Name</b> 1 EDWARD CARRUTHERS	Name Verification	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
<b>Address</b> 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154	Address Verification	<input checked="" type="checkbox"/> Possible Invalid Address
	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
<b>Social Security Number</b> 631-28-5462	Social Security Verification	<input checked="" type="checkbox"/> SSN Matched
	Other Identities Linked to SSN	<input checked="" type="checkbox"/> Cleared/No Other IDs Linked to SSN
	SSA Issuance	<input checked="" type="checkbox"/> SSN Issued
	SSA Death Master	<input checked="" type="checkbox"/> SSN Cleared
<b>Date of Birth</b> 10/13/91	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
<b>Phone Number</b> 210-844-0750	Phone Number Verification	<input checked="" type="checkbox"/> Phone Number Matched

### Consumer ID Verification

<input checked="" type="checkbox"/> Name	Date First Received	Number Active Sources	Number Total Sources
1 EDWARD A CARRUTHERS	03/31/12	6	8
<input checked="" type="checkbox"/> <b>Address</b>			
1 501 FM 3009 APT 6105 SCHERTZ TX 78154-3287	05/31/19	6	6
13080 PRESERVE LN FRISCO TX 75035-0130	10/31/18	0	1
5216 RAIN FOREST DR MCKINNEY TX 75070-9485	01/31/15	0	1
100 HOWARD DR SCHERTZ TX 78154-1010	03/31/14	0	1
2801 4TH ST APT 808 BROWNWOOD TX 76801-6136	10/31/13	0	1
2010 CAMPUS DR APT 501 WACO TX 76705-1650	07/08/13	0	1
6308 WINDCREST DR APT 1525 PLANO TX 75024-3023	05/30/13	0	1
12253 LATIGO DR FRISCO TX 75035-6684	02/28/13	0	1
443 CROOKED CRK BUDA TX 78610-2794	08/03/12	0	1
109 HOWARD DR SCHERTZ TX 78154-1009	04/30/12	0	1

# APPLICANT

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

## Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
<input checked="" type="checkbox"/>	2010 CAMPUS DR APT 2615 WACO TX 76705-1657	03/31/12	0	1
<input checked="" type="checkbox"/>	1 000-00-5462	03/31/12	6	8
<input checked="" type="checkbox"/>	1 10/13/91	03/31/12	6	6
<input checked="" type="checkbox"/>	1 (210) 844-0750	05/31/19	6	6

## Other Verifications

<input checked="" type="checkbox"/>	<b>Watch Lists (includes OFAC)</b> 1 EDWARD CARRUTHERS	watch Lists Searched/No Match Found
<input checked="" type="checkbox"/>	<b>High Risk Address</b> 1 501 FARM TO MARKET 3009 RD #6 SCHERTZ TX 78154	Address Cleared
<input checked="" type="checkbox"/>	<b>SSA Issuance</b> 1 631-28-5462	State Of Issue: TEXAS Issued Between: 1991-1993 Input DOB: 10/13/91
<input checked="" type="checkbox"/>	<b>SSA Death Master</b> 1 631-28-5462	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> RICHARD OROZCO	<b>PROPERTY ADDRESS:</b> TBD  <b>REPORT TYPE:</b> INDIVIDUAL	<b>CHARGES:</b> \$21.45 <b>COMPUTER ID #:</b> 719176141317346 <b>LENDER CASE #:</b> 400025532	<b>DATE RECEIVED:</b> 06/25/19  <b>DATE COMPLETED:</b> 06/25/19
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APPLICANT	EMPLOYMENT INFORMATION
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<b>INPUT INFORMATION:</b> <b>NAME:</b> EDWARD CARRUTHERS <b>SSN:</b> 631-28-5462 <b>DOB:</b> 10/13/91 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154 <b>HOME PHONE:</b> 210-844-0750  <b>CURRENT ADDRESS:</b> 100 HOWARD DR SCHERTZ TX 78154-1010 <b>SINCE:</b> 04/12  <b>PREVIOUS ADDRESS:</b> 2801 4TH ST #808 BROWNWOOD TX 76801-6136 <b>FROM:</b> 10/07/13  <b>PREVIOUS ADDRESS:</b> 12253 LATIGO DR FRISCO TX 75035-6684 <b>FROM:</b> 02/04/13	<b>PRESENT EMPLOYMENT:</b> ALLIED UNIVERSAL SECURITY <b>FROM:</b> 06/25/19 <b>POSITION:</b> SECURITY PROF  <b>PREVIOUS EMPLOYMENT:</b> SEI OILFIELD SVCS <b>FROM:</b> 04/14/18
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**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	0	0	0	2	4	0	0
INSTALLMENT	1,321	19,907	11,006	11	0	4	78
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	5,270	5,333	8,362	10	0	0	0
<b>TOTAL</b>	<b>6,591</b>	<b>25,240</b>	<b>19,368</b>	<b>23</b>	<b>4</b>	<b>4</b>	<b>78</b>

#INQUIRIES	12	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	12/28/11	#SATISFACTORIES:	4
				PAST DUES:	6,310

**SCORING**

E C O A 1	<b>518</b>	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 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH			
E C O A 1	<b>513</b>	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 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION			
E C O A 1	<b>475</b>	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
	38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 34 AMOUNT OWED ON DELINQUENT ACCOUNT			

**APPLICANT**

**NAME:** EDWARD CARRUTHERS  
**S.S.N :** 631-28-5462

**Date Received:** 06/25/19

**REGULATORY MESSAGES**

- |   |  |     |
|---|--|-----|
| 1 | FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE  | EFX |
| 1 | FACT ACT:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)   | TRU |
| 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:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)   | XPN |
| 1 | FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)   | XPN |
| 1 | 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

**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	KAY JEWELERS #1751  (800) 877-3616	02/14		12/11	300	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	25	0	0	0	111111111111 111111111111
INACTIVE ACCOUNT CLOSED DATE: 01/28/2014														
2	TEXSTAR #316513 600 PAT BOOKER RD UNIVERSAL CITY TX 78148	02/15	02/15	10/13	13556	0	0	37 M	INS 01 AUTO TRU	15	0	0	0	111111111111 1111
CLOSED CLOSED DATE: 02/13/2015														
2	TEXSTAR #315693 600 PAT BOOKER RD UNIVERSAL CITY TX 78148	10/13	10/13	03/13	5001	0	0	18 M	INS 01 AUTO TRU	7	0	0	0	11111111
CLOSED CLOSED DATE: 10/07/2013														
2	TEXSTAR #314537 600 PAT BOOKER RD UNIVERSAL CITY TX 78148	03/13	03/13	03/12	6000	0	0	16 M	INS 01 AUTO TRU	11	0	0	0	111111111111
CLOSED CLOSED DATE: 03/05/2013														
2	SEC SVC FCU #6252702020 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	05/19	02/19	07/16	7662	6316	0	128E	INS 09 UNSECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/31/2019														
1	FED LOAN SERV #9534163592FD00002 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	02/12	4000	5758		120 M 74	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	87	0	1	19	14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
STUDENT LOAN DEFERRED: 11/01/2019														
1	PHOENIX RECOVERY GROUP #2696 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	06/19	02/17	12/14	6159	3130	3130	3130E	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0				
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR ORIGINAL CREDITOR: THE AMBERTON THE AMBERTON ACCOUNT IN DISPUTE														

**APPLICANT**

**NAME:** EDWARD CARRUTHERS  
**S.S.N :** 631-28-5462

**Date Received:** 06/25/19

**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	FED LOAN SERV #9534163592FD00001 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	02/12	2333	2592		120 M 29	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	87	0	1	19
													14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
1	FED LOAN SERV #9534163592FD00004 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	08/12	1008	1413		120 M 18	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81	0	1	19
													14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
1	FED LOAN SERV #9534163592FD00003 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	08/12	1167	1318		120 M 15	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81	0	1	19
													14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
1	CAC FIN COLL #9260 2601 NW EXPRESSWAY OKLAHOMA CITY OK 73112 (800) 319-2676	05/19		11/16	1299	1299	1299	1299E	OPN 09  TRU (EFX,XPN)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL
1	CREDIT SYSTEMS INTL IN #112952688 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		09/15	1040	1040	1040	1040E	INS 09 COLLECTION ATTY XPN (EFX)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
1	FED LOAN SERV #9534163592FD00005 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	03/18	875	874		120 M 10	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	14	0	0	1
													14111XXXX111 11 04/19 4
1	FED LOAN SERV #9534163592FD00006 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	03/18	583	596		120 M 7	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	14	0	0	1
													14111XXXX111 11 04/19 4
1	RMP SRVC LLC #8357 200 N. NEW ROAD WACO TX 76702 (254) 772-6111	06/19		06/16	358	358	358	358E	OPN 09  TRU (EFX,XPN)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL
1	CMRE FINANCE #1040  (844) 720-2803	05/19		01/17	277	277	277	277E	OPN 09  TRU (XPN)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL
1	CMRE FINANCE #1039  (844) 720-2803	05/19		01/17	206	206	206	206E	OPN 09  TRU (XPN)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL
1	COLLECTION #11482259	06/19		07/16	63	63			09  EFX	0			
													UNPAID MEDICAL

**APPLICANT**

**NAME:** EDWARD CARRUTHERS  
**S.S.N :** 631-28-5462

**Date Received:** 06/25/19

**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	CONSERVE #0356 PO BOX 7 FAIRPORT NY 14450 (800) 724-7500	06/18	08/15	05/13	1275	0	0		OPN 09 TRU (XPN)	0				
PAID COLLECTION CLOSED DATE: 08/31/2015 ORIGINAL CREDITOR: TEXAS ST COLL WACO														
1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452 (800) 658-9369	04/19	01/17	08/14	400	0	0		OPN 09 TRU (EFX,XPN)	0				
INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 02/09/2017 ACCOUNT IN DISPUTE														
1	US DEPT VETS #0056	04/14	03/14	01/13	512	0	0		OPN 09 GOVT OVERPAY TRU (EFX,XPN)	0				
PAID COLLECTION CLOSED DATE: 05/30/2013														
1	USAA SVG BK #8412  (800) 922-9092	04/15	06/14	01/12	300	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	38	4	0	0	
CLOSED - CONSUMER CLOSED DATE: 07/22/2014														
											111111111112			
											121111111112			
											03/14 2	05/13 2		
											05/14 2			
1	VERIZON #0001 800-852-1922	09/14	09/14	06/12	392	0	0		OPN 09 TRU (EFX,XPN)	0				
PAID COLLECTION CLOSED DATE: 01/31/2014														

**ADDITIONAL INFORMATION**

1 KNOWN ALIAS NICKNAME: EDDIE CARUTHERS XPN

**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

## APPLICANT

**NAME:** EDWARD CARRUTHERS  
**S.S.N :** 631-28-5462

**Date Received:** 06/25/19

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

#### **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:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO  
06/25/19 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

06/13/19 1 ZM 00049997 GARDNER FINANCIAL SV TRU  
FR 1971155 CREDIT PLUS XPN  
801ZB00982 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

05/04/19 1 BC 03966847 CAP1/CBELA TRU  
BC 2897490 CAP1/CBELA XPN  
BB 484BB05838 CAP1/CBELA 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

04/02/19 1 BB 02450957 SYNCB/PPC 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

03/28/19 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

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**INQUIRY STATUS UPDATE**

---DATE---	ECOA	KOB	MEMBER-NO		
03/08/19	1	BC	1966263	USAA SAVINGS BANK	XPN
		BC	1224590	DISCOVER FINANCIAL SER	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

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

06/25/19

Loan Number: 400025532

EDWARD CARRUTHERS  
501 FARM TO MARKET 3009 RD #610  
SCHERTZ, TX 78154

Dear EDWARD CARRUTHERS

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> RICHARD OROZCO	<b>PROPERTY ADDRESS:</b> TBD  <b>REPORT TYPE:</b> INDIVIDUAL	<b>COMPUTER ID #:</b> 719176141317346 <b>LENDER CASE #:</b> 400025532	<b>DATE RECEIVED:</b> 06/25/19  <b>DATE COMPLETED:</b> 06/25/19
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APPLICANT

<b>INPUT INFORMATION:</b> <b>NAME:</b> EDWARD CARRUTHERS <b>DOB:</b> 10/13/91 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154 <b>HOME PHONE:</b> 210-844-0750	
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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	PHOENIX RECOVERY GROUP #2696 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	06/19	02/17	12/14	6159	3130	3130	3130E	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0			
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR ORIGINAL CREDITOR: THE AMBERTON THE AMBERTON ACCOUNT IN DISPUTE													

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

1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452 (800) 658-9369	04/19	01/17	08/14	400	0	0		OPN 09 TRU (EFX,XPN)	0			
INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 02/09/2017 ACCOUNT IN DISPUTE													

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

**END OF DISPUTE REPORT**

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**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	SEC SVC FCU #6252702020 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	05/19	02/19	07/16	7662	6316	0	128E	INS 09 UNSECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/31/2019														

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

1	FED LOAN SERV #9534163592FD00002 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	02/12	4000	5758		120 M 74	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	87	0	1	19	14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
STUDENT LOAN DEFERRED: 11/01/2019														

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

1	PHOENIX RECOVERY GROUP #2696 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	06/19	02/17	12/14	6159	3130	3130	3130E	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0				
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR ORIGINAL CREDITOR: THE AMBERTON THE AMBERTON ACCOUNT IN DISPUTE														

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

1	FED LOAN SERV #9534163592FD00001 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	02/12	2333	2592		120 M 29	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	87	0	1	19	14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6
STUDENT LOAN DEFERRED: 11/01/2019														

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

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**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	FED LOAN SERV #9534163592FD00004 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	08/12	1008	1413		120 M 18	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81	0	1	19
STUDENT LOAN DEFERRED: 11/01/2019										14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6			

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

1	FED LOAN SERV #9534163592FD00003 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	08/12	1167	1318		120 M 15	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81	0	1	19
STUDENT LOAN DEFERRED: 11/01/2019										14111XXXXXX XXX655411111 04/19 4 01/18 5 02/18 6			

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

1	CAC FIN COLL #9260 2601 NW EXPRESSWAY OKLAHOMA CITY OK 73112 (800) 319-2676	05/19		11/16	1299	1299	1299	1299E	OPN 09  TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													

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

1	CREDIT SYSTEMS INTL IN #112952688 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		09/15	1040	1040	1040	1040E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													

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

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**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	FED LOAN SERV #9534163592FD00005 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	03/18	875	874		120 M 10	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	14 04/19	0	0	1 11 11	
STUDENT LOAN DEFERRED: 11/01/2019														

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

1	FED LOAN SERV #9534163592FD00006 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	03/18	583	596		120 M 7	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	14 04/19	0	0	1 11 11	
STUDENT LOAN DEFERRED: 11/01/2019														

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

1	RMP SRVC LLC #8357 200 N. NEW ROAD WACO TX 76702 (254) 772-6111	06/19		06/16	358	358	358	358E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

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

1	CMRE FINANCE #1040 (844) 720-2803	05/19		01/17	277	277	277	277E	OPN 09 TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

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



**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

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	CMRE FINANCE #1039  (844) 720-2803	05/19		01/17	206	206	206	206E	OPN 09  TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													

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

1	COLLECTION #11482259	06/19 UNPAID MEDICAL		07/16	63	63			09  EFX	0			
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Reason for delinquency: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

1	CONSERVE #0356 PO BOX 7 FAIRPORT NY 14450 (800) 724-7500	06/18	08/15	05/13	1275	0	0		OPN 09  TRU (XPN)	0			
PAID COLLECTION CLOSED DATE: 08/31/2015 ORIGINAL CREDITOR: TEXAS ST COLL WACO													

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

1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452 (800) 658-9369	04/19	01/17	08/14	400	0	0		OPN 09  TRU (EFX,XPN)	0			
INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 02/09/2017 ACCOUNT IN DISPUTE													

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

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**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 VETS #0056	04/14	03/14	01/13	512	0	0		OPN 09 GOVT OVERPAY TRU (EFX,XPN)	0			
PAID COLLECTION CLOSED DATE: 05/30/2013													

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

1	USAA SVG BK #8412  (800) 922-9092	04/15	06/14	01/12	300	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	38	4	0	0
CLOSED - CONSUMER CLOSED DATE: 07/22/2014													
											111111111112		
											121111111112		
											03/14 2	05/13 2	
											05/14 2		

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

1	VERIZON #0001 800-852-1922	09/14	09/14	06/12	392	0	0		OPN 09  TRU (EFX,XPN)	0			
PAID COLLECTION CLOSED DATE: 01/31/2014													

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

**END OF DEROGATORY REPORT**

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**INQUIRY STATUS UPDATE**

---DATE---	ECO	KOB	MEMBER-NO		
06/25/19	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: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

06/13/19	1	ZM	00049997	GARDNER FINANCIAL SV	TRU
		FR	1971155	CREDIT PLUS	XPN
			801ZB00982	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

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

05/04/19	1	BC	03966847	CAP1/CBELA	TRU
		BC	2897490	CAP1/CBELA	XPN
		BB	484BB05838	CAP1/CBELA	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: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

04/02/19	1	BB	02450957	SYNCB/PPC	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

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

03/28/19	1	BC	00006675	JPMCB CARD	TRU
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**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO

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:** \_\_\_\_\_

03/08/19 1 BC 1966263 USAA SAVINGS BANK XPN  
BC 1224590 DISCOVER FINANCIAL SER 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:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**NAME VARIATIONS**

1 KNOWN ALIAS  
NICKNAME: EDDIE CARUTHERS

XPN

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

**END OF NAME VARIATIONS REPORT**

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**ADDRESS VARIATIONS**

1 ADDRESS EFX  
501 FM 3009 6105 #6105  
SCHERTZ TX 78154 FROM 06/19

- Own
- Rent

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

1 ADDRESS EFX  
835 E ADAMS ST  
PLEASANTON TX 78064 FROM 04/18

- Own
- Rent

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

1 ADDRESS EFX  
112 BARRETT PL  
WILLIAMSBURG VA 23185 FROM 03/19

- Own
- Rent

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

1 ADDRESS TRU  
100 HOWARD DR  
SCHERTZ TX 78154-1010 FROM 04/12

- Own
- Rent

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

1 ADDRESS TRU  
2801 4TH ST 808 #808  
BROWNWOOD TX 76801-6136 FROM 10/13

- Own
- Rent

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

1 ADDRESS TRU  
12253 LATIGO DR  
FRISCO TX 75035-6684 FROM 02/13

- Own
- Rent

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

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

**ADDRESS VARIATIONS**

1 ADDRESS XPN  
501 FM 3009 6105 #6105  
SCHERTZ TX 78154-3287 FROM 12/18

- Own
- Rent

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

1 ADDRESS XPN  
13080 PRESERVE LN  
FRISCO TX 75035-0130 FROM 11/18

- Own
- Rent

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

1 ADDRESS XPN  
100 HOWARD DR  
SCHERTZ TX 78154-1010 FROM 04/14

- Own
- Rent

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

1 ADDRESS LXN  
501 FARM TO MARKET 3009 RD 6105 #6105  
SCHERTZ TX 78154

- Own
- Rent

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

**END OF ADDRESS VARIATIONS REPORT**

**APPLICANT**

**NAME:** EDWARD CARRUTHERS

**Date Received:** 06/25/19

Acknowledgement

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