CBCInnovis

Phone: 800-216-3463 Fax:

800-688-7816

ID CROSS CHECK

PREPARED FOR:

PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD

SUITE 240 IRVING TX 75039 ATTENTION: RICHARD OROZCO PROPERTY ADDRESS:

REPORT TYPE: INDIVIDUAL

TBD

CHARGES:\$21.45 COMPUTER ID #: 719176141317346

LENDER CASE #: 400025532

DATE RECEIVED:06/25/19

DATE COMPLETED: 06/25/19

EFX

TRU

XPN

EFX

XPN

APPLICANT

INPUT INFORMATION:

NAME: EDWARD CARRUTHERS DOB:10/13/91

501 FARM TO MARKET 3009 RD #610

SCHERTZ TX 78154

HOME PHONE:210-844-0750

FILE IDENTIFICATIONS

EDWARD A CARRUTHERS 10/13/91 501 FM 3009 #6105 631-28-5462 SCHERTZ TX 78154 EDWARD A CARRUTHERS 10/13/91 100 HOWARD DR

631-28-5462 SCHERTZ TX 78154-1010

501 FM 3009 #6105 EDWARD A CARRUTHERS 10/13/91 SCHERTZ TX 78154-3287 631-28-5462

EDWARD CARRUTHERS NoRept LXN

FRAUD ALERT

IDENTITY SCAN **EFX** IDENTITY SCAN DID NOT DETECT ANY ALERTS

HIGH RISK FRAUD ALERT TRU HAWK AVAILABLE AND CLEAR

SSN ISSUANCE

FIRST YEAR ISSUED: 1992

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: CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES) TRU

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: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN

1 FACT ACT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN

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

> PAGE 1 (1 of 10)

NAME: EDWARD CARRUTHERS

Date Received:

06/25/19

Summary									
Input Information	Input Information Cross Check Category R								
Name 1 EDWARD CARRUTHERS	Name Verification	Name Matched							
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found							
Address 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154	Address Verification	Possible Invalid Address							
3011LIN12 1X 70134	High Risk Address	Address Cleared							
Social Security Number 631-28-5462	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 10/13/91	Date of Birth Verification	Date of Birth Matched							
Phone Number 210-844-0750	Phone Number Verification	Phone Number Matched							

		Consumer ID Verification		
1	Name EDWARD A CARRUTHERS	Date First Received 03/31/12	Number Active Sources 6	Number Total Sources 8
8	Address			
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
		PAGE 2		(2 of 10)

NAME: EDWARD CARRUTHERS

Date Received: 06/25/19

	Verification

8	Address 2010 CAMPUS DR APT 2615 WACO TX 76705-1657	Date First Received 03/31/12	Number Active Sources 0	Number Total Sources 1
0	Social Security Number			
1	000-00-5462	03/31/12	6	8
Ø	Date of Birth			
1	10/13/91	03/31/12	6	6
Ø	Phone Number			
1	(210) 844–0750	05/31/19	6	6

Other Verifications

(Watch Lists (includes OFAC)
V	

1 EDWARD CARRUTHERS Watch Lists Searched/No Match Found

High Risk Address

1 501 FARM TO MARKET 3009 RD #6Address Cleared SCHERTZ TX 78154

	SSA Issuance	State Of Issue	Issued Between	Input DOB
1	631-28-5462	TEXAS	1991–1993	10/13/91

SSA Death Master

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

PAGE 3 (3 of 10)

CBCInnovis

Phone: 800-216-3463 Fax:

800-688-7816

INFILE CREDIT REPORT

PREPARED FOR:

PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240

IRVING TX 75039 ATTENTION: RICHARD OROZCO PROPERTY ADDRESS:

TBD

CHARGES:\$21.45 COMPUTER ID #: 719176141317346 LENDER CASE #:

REPORT TYPE: INDIVIDUAL

DATE RECEIVED:06/25/19

DATE COMPLETED:06/25/19

APPLICANT

EMPLOYMENT INFORMATION

INPUT INFORMATION:

NAME: EDWARD CARRUTHERS

SSN: 631-28-5462 **DOB**:10/13/91

501 FARM TO MARKET 3009 RD #610

SCHERTZ TX 78154

HOME PHONE:210-844-0750

CURRENT ADDRESS:

100 HOWARD DR SCHERTZ TX 78154-1010

SINCE:04/12

PREVIOUS ADDRESS:

2801 4TH ST #808

BROWNWOOD TX 76801-6136

FROM:10/07/13

PREVIOUS ADDRESS:

12253 LATIGO DR FRISCO TX 75035-6684

FROM:02/04/13

PRESENT EMPLOYMENT:

ALLIED UNIVERSAL SECURITY

FROM:06/25/19

400025532

POSITION: SECURITY PROF

PREVIOUS EMPLOYMENT:

SEI OILFIELD SVCS

FROM:04/14/18

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
TOTAL	6,591	25,240	19,368	23	4	4	78

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

			SCORING						
E C O A	518	Repository Brand Experian FAIR ISAAC SCORE 2 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	513	13 TIME SINCE DE 18 NUMBER OF A	Brand CLASSIC 04 SCORE NQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ELINQUENCY IS TOO RECENT OR UNKNOWN CCOUNTS WITH DELINQUENCY ENT REVOLVING ACCOUNT INFORMATION	TRU					
E C O A	475	18 NUMBER OF A 13 TIME SINCE DE	Brand BEACON 5.0 SCORE NQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED CCOUNTS WITH DELINQUENCY ELINQUENCY IS TOO RECENT OR UNKNOWN D ON DELINQUENT ACCOUNT	EFX					

EDWARD CARRUTHERS NAME:

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 EFX

AFFECTED THE CREDIT SCORE

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

1 FACT ACT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN

1 FACT ACT: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

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

AFFECTED THE CREDIT SCORE

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

CREDIT HISTORY

						PRESENT	STATUS			HIST	ORICAL	STAT	US
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
#	(AY JEWELERS 1751 (300) 877–3616	02/14 INACTI	VE ACC	12/11	300 OSED DATE	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	25		0 11111 11111	
2 TI	EXSTAR 316513 00 PAT BOOKER RD INIVERSAL CITY TX 78148	02/15	02/15	10/13	13556	0	0	37 M	INS 01 AUTO TRU	15	0 11111 1111	0 11111	0
#3	EXSTAR 315693 00 PAT BOOKER RD INIVERSAL CITY TX 78148	10/13 CLOSE	10/13 D CLOS	03/13 ED DATE	5001	0	0	18 M	INS 01 AUTO TRU	7	0 11111	0 111	0
#3	EXSTAR 314537 00 PAT BOOKER RD INIVERSAL CITY TX 78148	03/13 CLOSE	03/13 D CLOS	03/12 ED DATE	6000	0	0	16 M	INS 01 AUTO TRU	11	0 11111	0 11111	0
#6 P	SEC SVC FCU 6252702020 PO BOX 691510 SAN ANTONIO TX 78256 800) 527-7328	05/19 UNPAIL	02/19 D BALAN	07/16 CE CHAI	7662 RGED OFF C	6316 LOSED DA	0 TE: 01/31/2	128E	INS 09 UNSECURED TRU (EFX,XPN)	0			
#S	ED LOAN SERV 9534163592FD00002 PO BOX 60610 IARRISBURG PA 17106 800) 699-2908	05/19 STUDE	05/19 NT LOAN	02/12 N DEFER	4000 RED: 11/01/2	5758 2019		120 M 74	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	04/19 02/18	XXX69 4 01/1	1 XXXXX 554111 8 5	
#2 10 Sa	PHOENIX RECOVERY GROUP 2696 045 CHEEVER BLVD STE 20 AN ANTONIO TX 78217 210) 822–8272	ORIGIN THE AN		DITOR: T N	6159 ER DISP ACC HE AMBERT		3130 Y SBSCRB	3130E R	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0			

PAGE 2 (5 of 10)

TRU

XPN

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

S.S.N: 631-28-5462 Date Received: 06/25/19

CREDIT HISTORY

						PRESENT	STATUS			HISTORICAL STATUS
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT		AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS DAYS
1	FED LOAN SERV #9534163592FD00001 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19 STUDE	05/19 NT LOAI	02/12 N DEFER	2333 RED: 11/01/2	2592 2019		120 M 29	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	87 0 1 19 14111XXXXXXX 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 STUDE	05/19 NT LOAM	08/12 N DEFER	1008 RED: 11/01/2	1413		120 M 18	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81 0 1 19 14111XXXXXXX 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 STUDE	05/19 NT LOAM	08/12 N DEFER	1167 RED: 11/01/2	1318		120 M 15	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	81 0 1 19 14111XXXXXXX 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 COLLE	CTION C	11/16 RIGINAL	1299 . CREDITOR	1299 MEDICAL	1299	1299E	OPN 09 TRU (EFX,XPN)	0
1	CREDIT SYSTEMS INTL IN #112952688 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19 COLLE	CTION C	09/15 RIGINAL	1040 CREDITOR	1040 MEDICAL	1040 PAYMENT	1040E DATA	INS 09 COLLECTION ATTY XPN (EFX)	0
1	FED LOAN SERV #9534163592FD00005 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19 STUDE	05/19 NT LOAN	03/18	875 RED: 11/01/2	874 2019		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 STUDE	05/19 NT LOAM	03/18	583 RED: 11/01/2	596 2019		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 COLLE	CTION C	06/16 RIGINAL	358 CREDITOR	358 MEDICAL	358	358E	OPN 09 TRU (EFX,XPN)	0
1	CMRE FINANCE #1040	05/19		01/17	277	277	277	277E	OPN 09 TRU (XPN)	0
1	(844) 720-2803		CTION C	RIGINAL 01/17	CREDITOR	MEDICAL 206	206	2065		0
1	CMRE FINANCE #1039 (844) 720-2803	05/19 COLLE	CTION C		206 CREDITOR		206	206E	OPN 09 TRU (XPN)	
1	COLLECTION #11482259	06/19 UNPAIL	O MEDIC	07/16 AL	63	63			09 EFX	0

PAGE 3 (6 of 10)

EDWARD CARRUTHERS NAME:

S.S.N: 631-28-5462 **Date Received:** 06/25/19

CREDIT HISTORY

						PRESENT	STATUS			HISTO	ORICA	L STAT	rus
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV		60 DAYS	90 DAYS
1	CONSERVE #0356 PO BOX 7 FAIRPORT NY 14450 (800) 724-7500				1275 SED DATE: (08/31/2015	0 ORIGINAL		OPN 09 TRU (XPN)	0			
1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452 (800) 658-9369	02/09/2			400 NS, MEETS F	0 FCRA CLOS	0 SED DATE:		OPN 09 TRU (EFX,XPN)	0			
1	US DEPT VETS #0056	04/14 PAID C	03/14 OLLECT	01/13 ION CLO	512 SED DATE: (0 05/30/2013	0		OPN 09 GOVT OVERPAY TRU (EFX,XPN)	0			
1	USAA SVG BK #8412 (800) 922-9092	04/15 CLOSE	06/14 D – CON	01/12 ISUMER	300 CLOSED DA	0 TE: 07/22/2	0		REV 01 CREDIT CARD TRU (EFX,XPN)	38 03/14 05/14	12111 2 05/1	0 111111 111111 13 2	
1	VERIZON #0001 800-852-1922	09/14 PAID C	09/14 OLLECT	06/12 ION CLO	392 SED DATE: (0	0		OPN 09 TRU (EFX,XPN)	0			

ADDITIONAL INFORMATION

1 KNOWN ALIAS NICKNAME: EDDIE CARUTHERS

CONSUMER REFERRAL INFORMATION

EQUIFAX INFORMATION SERVICES LLC 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

PAGE 4 (7 of 10)

XPN

EFX

	APPLICANT		
NAME: S.S.N:	EDWARD CARRUTHERS 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=Te	erminated, 0=Undesignated	d
Applicant A	Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant DISCLOSURE		
Reporting but	L CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANSUN reau certifies with contractual requirements governing check of public records as well as credit information. S CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITORIES NAMED ABOVE. VUPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBCINNOVIS. THE CREDIT REPORT MEETS TO SUPPLIED BY CBCINNOVIS.	WHILE THIS REPORT MAY	ву

END OF REPORT

FNMA, FHLMC, HUD, FHA, AND VA GUIDELINES FOR REAL ESTATE TRANSACTIONS

PAGE 5 (8 of 10)

		APPI	LICANT				
NAME: EDV	VARD CAI	RRUTH	ERS			Date Received:	06/25/19
				INQUIRY ST	ATUS UPDATE		
DATE	ECOA	ков	MEMBER-NO				
06/25/19	1	QM	02004946	PLANET HOME	LENDING,		TRU
□ new debt	ebt res opened	ulted and	ty: I from this ir already on cr has not been	edit report			
06/13/19	1	ZM FR	00049997 1971155 801ZB00982	GARDNER FINA CREDIT PLUS CREDITPLUS	ANCIAL SV		TRU XPN EFX
□ new debt	ebt res opened	ulted d and	ty: I from this ir already on cr has not been	edit report			
05/04/19	1	BC BC BB	03966847 2897490 484BB05838	CAP1/CBELA CAP1/CBELA CAP1/CBELA			TRU XPN EFX
□ new debt	ebt res opened	ulted and	ty: I from this ir already on cr has not been	edit report			
04/02/19	1	ВВ	02450957	SYNCB/PPC			TRU
□ new debt	ebt res opened	sulted d and	ty: from this ir already on cr has not been	edit report			
03/28/19	1	BC BC	00006675 1832320	JPMCB CARD JPMCB CARD			TRU XPN
□ new debt	ebt res opened	sulted d and	ty: I from this ir already on cr has not been	edit report			

PAGE 1 (9 of 10)

new debt opened but I	INQUIRY STATUS UPDATE MEMBER-NO 1966263 USAA SAVINGS BANK 1224590 DISCOVER FINANCIAL SER ty:	Date Received:	06/25/19 XPN XPN
03/08/19 1 BC BC Account Status & Activity on onew debt resulted onew debt opened and a new debt opened but I	MEMBER-NO 1966263 USAA SAVINGS BANK 1224590 DISCOVER FINANCIAL SER ty: from this inquiry already on credit report		
03/08/19 1 BC BC Account Status & Activity on onew debt resulted onew debt opened and a new debt opened but I	1966263 USAA SAVINGS BANK 1224590 DISCOVER FINANCIAL SER ty: from this inquiry already on credit report		
Account Status & Activity no new debt resulted new debt opened and new debt opened but I	1224590 DISCOVER FINANCIAL SER ty: from this inquiry already on credit report		
□ no new debt resulted □ new debt opened and a □ new debt opened but I □ Acknowledgement	from this inquiry already on credit report		
Applicant's Signature:			
		Date:	
Applicant's Name: (Print)		-	

END OF INQUIRY STATUS UPDATE

PAGE 2

(10 of 10)

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

Р	3CInnovis D BOX 1667 TTSBURGH PA 15230				CBCIn	novis			Phone: Fax:				
			ı	NFIL	E CRED	IT REF	PORT						
PI 40 SI IR A	REPARED FOR: ANET HOME LENDING, LLC 0 E LAS COLINAS BLVD JITE 240 VING TX 75039 ITENTION: CHARD OROZCO	PROPERT TBD			AL		41317346 CASE #:		DATE RECE				
	APPLICA	NT											
INPUT INFORMATION: NAME: EDWARD CARRUTHERS DOB:10/13/91 501 FARM TO MARKET 3009 RD #610 SCHERTZ TX 78154 HOME PHONE:210-844-0750 DISPUTE SUMMARY													
					DISPUTE S	UMMARY							
						PRESENT	STATUS			HIST	ORICA	L STA	TUS
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV		60 DAY	90 DAYS
1	PHOENIX RECOVERY GROUP #2696 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	ORIGIN THE A		DITOR: 1 N	6159 ER DISP ACI THE AMBER		3130 Y SBSCRB	3130E R	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0			
R-	eason for dispute:												
1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452 (800) 658-9369	02/09/2			NS, MEETS	0 FCRA CLOS	0 SED DATE:		OPN 09 TRU (EFX,XPN)	0			
R	eason for dispute:												

END OF DISPUTE REPORT

PAGE 1

NAME: EDWARD CARRUTHERS

Date Received: 06/25/19

HISTORICAL STATUS

DEROGATORY SUMMARY

PRESENT STATUS

						PRESENT	SIAIUS			пото	RICAL	SIAI	US
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT		AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 AYS	90 Days
2	SEC SVC FCU #6252702020 PO BOX 691510 SAN ANTONIO TX 78256	05/19	02/19	07/16	7662	6316	0	128E	INS 09 UNSECURED TRU (EFX,XPN)	0			
	(800) 527-7328	UNPAII	BALAN	CE CHA	RGED OFF C	LOSED DA	TE: 01/31/2	019					
Re —	eason for delinquency:												
1	FED LOAN SERV #9534163592FD00002 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19 STUDE	05/19 NT LOA	02/12 N DEFER	4000 RED: 11/01/2	5758 2019		120 M 74	INS 01 EDUCATIONAL LN XPN (EFX,TRU)		0 14111X XXX658 4 01/18	XXXX 54111	
1	PHOENIX RECOVERY GROUP #2696 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	ORIGIN	AL CRE	DITOR: 1	6159 ER DISP ACC		3130 Y SBSCRB	3130E R	OPN 09 COLLECTION ATTY XPN (EFX,TRU)	0			
	Can dell'amount	ACCOL	MBERTO JNT IN D	ISPUTE									
	eason for delinquency:												
1	FED LOAN SERV #9534163592FD00001 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19 STUDE	05/19 NT LOAI	02/12 N DEFER	2333 RED: 11/01/2	2592 2019		120 M 29	INS 01 EDUCATIONAL LN XPN (EFX,TRU)		14111X XXX655 4 01/18	54111	
Re	eason for delinquency:								1				

PAGE 1 (2 of 12)

NAME: **EDWARD CARRUTHERS**

Date Received:

06/25/19

HISTORICAL STATUS

DEROGATORY SUMMARY

PRESENT STATUS

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	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 RED: 11/01/2	1413		120 M 18	INS 01 EDUCATIONAL LN XPN (EFX,TRU)		1411 ² XXX6 4 01/ ²	1 1XXXX 5554111 18 5	
Re —	eason for delinquency:												
1	FED LOAN SERV #9534163592FD00003 PO BOX 60610	05/19	05/19	08/12	1167	1318		120 M 15	INS 01 EDUCATIONAL LN XPN (EFX,TRU)			1 1XXXXX	
	HARRISBURG PA 17106 (800) 699-2908	STUDE	NT LOAN	N DEFER	RED: 11/01/2	2019			7.1.1.(2.7,,11.0)		4 01/		
1	CAC FIN COLL #9260	05/19		11/16	1299	1299	1299	1299E	OPN 09	0			
1			CTION O		1299 CREDITOR:		1299	1299E	OPN 09 TRU (EFX,XPN)	0			
Re	eason for delinquency:												
1	CREDIT SYSTEMS INTL IN #112952688 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19 COLLE	CTION O	09/15	1040 CREDITOR:	1040	1040	1040E	INS 09 COLLECTION ATTY XPN (EFX)	0			
Re	eason for delinquency:						ATMENT	שחות					

PAGE 2 (3 of 12)

NAME: EDWARD CARRUTHERS

Date Received:

06/25/19

HISTORICAL STATUS

DEROGATORY SUMMARY

PRESENT STATUS

34163592F000005 BOX 60610 RRISBURG PA 17106 350 FOR delinquency: DICAN SERV 34163592F00006 BOX 60610 On for delinquency: DICAN SERV 34163592F00006 BOX 60610 RRISBURG PA 17106 DICAN SERV 34163592F00006 BOX 60610 A 14 0 0 1 EDUCATIONAL IN 14111XXXXX111 DAV19 4 DICAN SERV A 10 0 1 EDUCATIONAL IN 14111XXXXX111 DAV19 4 DICAN SERV A 10 0 1 EDUCATIONAL IN 14111XXXXX111 DAV19 4 DAV							PRESENT				HISTORICAL STATUS
24163529ED00005 BOX 60610 RRISBURG PA 17106 11 04/19 4 DI DAN SERV ON FOR DELICATIONAL LN APN (EFX.TRU) DI LOAN SERV 34163529ED0006 BOX 60610 24163529ED0006 BOX 60610 RRISBURG PA 17106 DI COAN SERV 34163529ED0006 BOX 60610 RRISBURG PA 17106 DI COAN SERV STUDENT LOAN DEFERRED: 11/01/2019 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) 11 04/19 4 DI COAN SERV A1105120EDUCATIONAL LN APN (EFX.TRU) A1111XXXXXIII A111XXXXXIII A111XXXXXIII A111XXXXIII A111XXXIII A111XXIII A111XXXIII A111XXXIII A111XXIII A111XXIII A11	E C C A		RPTD		OPND	HIGHEST	OWING	PAST			MOS 30 60 90 HIST DAYS DAYS DAY
DLOAN SERV		FED LOAN SERV #9534163592FD00005 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908							120 M 10	EDUCATIONAL LN	14111XXXX111 11
34163592FD00006 BOX 60610 RRISBURG PA 17106 2) 699-2908 STUDENT LOAN DEFERRED: 11/01/2019 P SRVC LLC 57 N. NEW ROAD CO TX 76702 4) 772-6111 On for delinquency: COLLECTION ORIGINAL CREDITOR: MEDICAL EDUCATIONAL LN 14111XXXX1111 11 04/19 4 P SRVC LLC 57 TRU (EFX,XPN) TRU (EFX,XPN) On for delinquency:	.6	eason for delinquency:									
34163592FD00006 BOX 60610 RRISBURG PA 17106 2) 699-2908 STUDENT LOAN DEFERRED: 11/01/2019 P SRVC LLC 57 N. NEW ROAD CO TX 76702 4) 772-6111 On for delinquency: COLLECTION ORIGINAL CREDITOR: MEDICAL EDUCATIONAL LN 14111XXXX1111 11 04/19 4 P SRVC LLC 57 TRU (EFX,XPN) TRU (EFX,XPN) On for delinquency:	_										
on for delinquency: PSRVC LLC 57 N. NEW ROAD CO TX 76702 4) 772-6111 On for delinquency: COLLECTION ORIGINAL CREDITOR: MEDICAL STUDENT LOAN DEFERRED: 11/01/2019 06/19 06/16 358 358 358 358 OPN 09 TRU (EFX,XPN) TRU (EFX,XPN) On for delinquency:		FED LOAN SERV #9534163592FD00006 PO BOX 60610 HARRISBURG PA 17106	05/19	05/19	03/18	583	596		120 M 7	EDUCATIONAL LN	14111XXXX111 11
P SRVC LLC 06/19 06/16 358 358 358 OPN 09 0 TRU (EFX,XPN) COLLECTION ORIGINAL CREDITOR: MEDICAL On for delinquency:			CTUDE	NT I OAN	I N DEFER	RFD: 11/01/2	2019				
N. NEW ROAD CO TX 76702 4) 772-6111 COLLECTION ORIGINAL CREDITOR: MEDICAL on for delinquency:	\ -	eason for delinquency:									
on for delinquency:		eason for delinquency:					1				
	Re						1			OPN 09	0
		RMP SRVC LLC #8357 200 N. NEW ROAD	06/19		06/16	358	358			OPN 09	0
		RMP SRVC LLC #8357 200 N. NEW ROAD WACO TX 76702 (254) 772-6111	06/19 COLLE	CTION C	06/16 RIGINAL	358 CREDITOR:	358 MEDICAL	358		OPN 09	0
40 TRU (XPN) \$\frac{1}{2}\text{TRU (XPN)} \\ \frac{1}{2}\text{TRU (XPN)} \\ \frac{1}{2}\text		RMP SRVC LLC #8357 200 N. NEW ROAD WACO TX 76702 (254) 772-6111	06/19 COLLE	CTION C	06/16 RIGINAL	358 CREDITOR	358 MEDICAL	358	358E	OPN 09 TRU (EFX,XPN)	
	_	eason for delinquency:					1				

PAGE 3 (4 of 12)

NAME: EDWARD CARRUTHERS

Date Received: 06/25/19

DEROGATORY SUMMARY

						PRESENT	STATUS			ніѕтс	RICAL	STAT	rus
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	CMRE FINANCE #1039	05/19		01/17	206	206	206	206E	OPN 09	0			
	#1039 (844) 720-2803	COLLE	CTION C	RIGINAL	CREDITOR:	MEDICAL			TRU (XPN)				
Re	eason for delinquency:												
1	COLLECTION	06/19		07/16	63	63			09	0			
	#11482259	UNPAII) MEDIC	AL					EFX				
_	eason for delinquency:								ODN 99				
1	CONSERVE #0356 PO BOX 7 FAIRPORT NY 14450 (800) 724-7500				1275 SED DATE: (COLL WACO	0 08/31/2015	0 ORIGINAL		OPN 09 TRU (XPN)	0			
Re	eason for delinquency:												
1	TENANT TRACK #6275 POB 3790 LUBBOCK TX 79452	04/19	01/17	08/14	400	0	0		OPN 09 TRU (EFX,XPN)	0			
	(800) 658-9369	02/09/2			NS, MEETS F	CRA CLOS	ED DATE:						
Re	eason for delinquency:												
_													

PAGE 4 (5 of 12)

APPLICANT NAME: **EDWARD CARRUTHERS Date Received:** 06/25/19 **DEROGATORY SUMMARY** PRESENT STATUS **HISTORICAL STATUS** Ε CREDITOR LIMIT OR NO С **ACCOUNT NO** LAST HIGHEST BALANCE AMOUNT **TERMS** TYPE/RATE MOS 30 60 90 RPTD 0 OPND **CREDIT** OWING PAST **PYMT AMT** VENDOR HIST DAYS DAYS DAYS PMT DUE REV Α US DEPT VETS 1 04/14 | 03/14 | 01/13 | 512 OPN 09 0 #0056 PAID COLLECTION CLOSED DATE: 05/30/2013 GOVT OVERPAY TRU (EFX,XPN) Reason for delinquency:_ USAA SVG BK 04/15 06/14 01/12 300 0 0 REV 01 #8412 CREDIT CARD 111111111112 TRU (EFX,XPN) 121111111112 03/14 2 05/13 2 CLOSED - CONSUMER CLOSED DATE: 07/22/2014 (800) 922-9092 05/14 2 Reason for delinquency:_ VERIZON 09/14 09/14 06/12 392 0 OPN 09 0 #0001 800-852-1922 TRU (EFX,XPN) PAID COLLECTION CLOSED DATE: 01/31/2014

Reason for delinquency:__

END OF DEROGATORY REPORT

PAGE 5

(6 of 12)

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		
Additional Information:		
06/13/19 1 ZM 00049997 GARDNER FINANCIAL SV FR 1971155 CREDIT PLUS 801ZB00982 CREDITPLUS		TRU XPN 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 BC 2897490 CAP1/CBELA BB 484BB05838 CAP1/CBELA		TRU XPN 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
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

PAGE 1 (7 of 12)

	APPLICANT									
NAME: EDWARD C	ARRUTHERS	Date Received:	06/25/19							
	INQUIRY STATUS UPDATE									
DATE ECOA	KOB MEMBER-NO BC 1832320 JPMCB CARD		XPN							
□ no new debt re□ new debt opene	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 BC 1224590 DISCOVER FINANCIAL SER		XPN 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

PAGE 2

API	PLICANT					
NAME: EDWARD CARRUT	HERS			ı	Date Received:	06/25/19
		NAME	VARIATIONS			
1 KNOWN ALIAS NICKNAME: EDDIE CA	ARUTHERS					XPN
Additional Information	n:					
	END	OF NAME V	ARIATIONS	REPORT		

PAGE 1

(9 of 12)

APPLICANT			
NAME: EDWARD CARRUTHERS		Date Received:	06/25/19
	ADDRESS VARIATIONS		
1 ADDRESS 501 FM 3009 6105 #6105 SCHERTZ TX 78154 □ Own □ Rent	FROM 06/19		EFX
Additional Information:			
1 ADDRESS 835 E ADAMS ST PLEASANTON TX 78064 Own Rent	FROM 04/18		EFX
Additional Information:			
1 ADDRESS 112 BARRETT PL WILLIAMSBURG VA 23185 Own Rent	FROM 03/19		EFX
Additional Information:			
1 ADDRESS 100 HOWARD DR SCHERTZ TX 78154-1010 Own Rent	FROM 04/12		TRU
Additional Information:			
1 ADDRESS 2801 4TH ST 808 #808 BROWNWOOD TX 76801-6136 Own Rent	FROM 10/13		TRU
Additional Information:			
1 ADDRESS 12253 LATIGO DR FRISCO TX 75035-6684 Own Rent	FROM 02/13		TRU
Additional Information:			

PAGE 1

(10 of 12)

APPLICANT						
NAME: EDWARD CARRUTHERS		Date Received:	06/25/19			
ADDRESS VARIATIONS						
1 ADDRESS 501 FM 3009 6105 #6105 SCHERTZ TX 78154-3287 □ Own □ Rent	FROM 12/18		XPN			
Additional Information:						
1 ADDRESS 13080 PRESERVE LN FRISCO TX 75035-0130 Own Rent	FROM 11/18		XPN			
Additional Information:						
1 ADDRESS 100 HOWARD DR SCHERTZ TX 78154-1010 Own Rent	FROM 04/14		XPN			
Additional Information:						
1 ADDRESS 501 FARM TO MARKET 3009 RD 6105 #610 SCHERTZ TX 78154 □ Own □ Rent	05		LXN			
Additional Information:						

END OF ADDRESS VARIATIONS REPORT

PAGE 2

APPLICANT				
NAME: EDWARD CARRUTHERS			Date Received:	06/25/19
Acknowledgement				
Applicant's Signature:		Date:		
	PAGE 1			(12 of 12)