

ID CROSS CHECK

PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 ATTENTION: LORI LEE	REPORT TYPE: JOINT	CHARGES: \$22.90 COMPUTER ID #: 719182205881681 LENDER CASE #: 400026100	DATE RECEIVED: 07/01/19 DATE COMPLETED: 07/01/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: EVA G GAITAIN DOB: 03/18/73 6315 HEATHERS RUN SAN ANTONIO TX 78227	INPUT INFORMATION: NAME: REYNALDO SANCHEZ DOB: 09/25/72 6315 HEATHERS RUN SAN ANTONIO TX 78227
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FILE IDENTIFICATIONS

EVA T GAITAN 451-49-1809	03/18/73	6315 HEATHERS #RUN SAN ANTONIO TX 78227	EFX
EVA THERESA GAITAN 451-49-1809	03/18/73	6315 HEATHERS RN SAN ANTONIO TX 78227-2959	TRU
EVA GAITAN 451-49-1809	03/18/73	6315 HEATHERS RUN SAN ANTONIO TX 78227-2959	XPN
EVA G GAITAN	NoRept	LXN	
REYNALDO SANCHEZ JR 456-43-1837	09/25/72	6315 HEATHERS #RUN SAN ANTONIO TX 78227	EFX
REYNALDO SANCHEZ JR 456-43-1837	09/25/72	6315 HEATHERS RN SAN ANTONIO TX 78227-2959	TRU
REYNALDO SANCHEZ JR 456-43-1837	09/25/72	615 HEATHERS RUN SAN ANTONIO TX 78227	XPN
REYNALDO SANCHEZ	NoRept	LXN	

FRAUD ALERT

1 IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS	EFX
1 TRANS ALERT INPUT SURNAME DOES NOT MATCH FILE	TRU
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: 1979 STATE ISSUED: TX	EFX
8 SSN ISSUANCE FIRST YEAR ISSUED: 1978 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: EVA G GAITAIN

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

REGULATORY MESSAGES

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

- 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 EVA G GAITAIN	Name Verification	Alternate Name Found
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 6315 HEATHERS RUN SAN ANTONIO TX 78227	Address Verification	Address Matched
	High Risk Address	Address Cleared
Social Security Number 451-49-1809	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 03/18/73	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 EVA T GAITAN	06/28/00	2	14
EVA THERESA GAITAN	03/31/16	0	3
EVA GAITAN	07/31/03	0	13
Address			
1 6315 HEATHERS RUN SAN ANTONIO TX 78227-2959	01/19/09	2	30
PO BOX 27457 SAN ANTONIO TX 78227-0457	03/31/09	0	1
546 HATFIELD ST SAN ANTONIO TX 78227-3840	04/30/08	0	1
7515 BREEZE VALLEY DR SAN ANTONIO TX 78242-2100	07/31/03	0	1

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
	7812 FAIRCROWN SAN ANTONIO TX 78242-2222	06/28/00	0	1
<input checked="" type="checkbox"/>	Social Security Number			
1	000-00-1809	06/28/00	2	30
<input checked="" type="checkbox"/>	Date of Birth			
1	03/18/73	06/28/00	2	29
<input type="checkbox"/>	Phone Number			
1	(210) 421-5442	01/19/09	2	29

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC)			
1	EVA G GAITAIN	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	High Risk Address			
1	6315 HEATHERS RUN SAN ANTONIO TX 78227	Address Cleared		
<input checked="" type="checkbox"/>	SSA Issuance	State Of Issue	Issued Between	Input DOB
1	451-49-1809	TEXAS	1979-1981	03/18/73
<input checked="" type="checkbox"/>	SSA Death Master			
1	451-49-1809	SSN Cleared		

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

Summary

Input Information	Cross Check Category	Result
Name 8 REYNALDO SANCHEZ	Name Verification	✔ Name Matched
	Watch Lists (includes OFAC)	✔ Watch Lists Searched/No Match Found
Address 6315 HEATHERS RUN SAN ANTONIO TX 78227	Address Verification	✔ Address Matched
	High Risk Address	✔ Address Cleared
Social Security Number 456-43-1837	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 09/25/72	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
8 REYNALDO SANCHEZ JR REYNALDO SANCHEZ	04/30/14 12/31/98	1 0	4 1
✔ Address 8 6315 HEATHERS RUN SAN ANTONIO TX 78227-2959 546 HATFIELD ST SAN ANTONIO TX 78227-3840 PO BOX 27457 SAN ANTONIO TX 78227-0457 822 VENICE SAN ANTONIO TX 78201-2358	03/31/10	1	5
	09/01/10	0	1
	07/24/09	0	1
	12/31/98	0	1
✔ Social Security Number 8 000-00-1837	12/31/98	1	5
✔ Date of Birth 8 09/25/72	08/31/10	1	4
? Phone Number 8 (210) 723-7501 (210) 314-4277 (210) 623-5805	08/31/10 08/01/14 11/28/11	1 0 0	4 1 1

APPLICANT**CO-APPLICANT****NAME:** EVA G GAITAIN**NAME:** REYNALDO SANCHEZ**Date Received:** 07/01/19

Other Verifications

 Watch Lists (includes OFAC)

8 REYNALDO SANCHEZ watch Lists Searched/No Match Found

 High Risk Address8 6315 HEATHERS RUN Address Cleared
SAN ANTONIO TX 78227 **SSA Issuance****State Of Issue****Issued Between****Input DOB**

8 456-43-1837 TEXAS 1978-1979 09/25/72

 SSA Death Master

8 456-43-1837 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: JOINT	CHARGES: \$22.90 COMPUTER ID #: 719182205881681 LENDER CASE #: 400026100	DATE RECEIVED: 07/01/19 DATE COMPLETED: 07/01/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: EVA G GAITAIN SSN: 451-49-1809 DOB: 03/18/73 6315 HEATHERS RUN SAN ANTONIO TX 78227 CURRENT ADDRESS: 6315 HEATHERS RN SAN ANTONIO TX 78227-2959 SINCE: 12/08 PREVIOUS ADDRESS: 27457 PO BOX 27457 SAN ANTONIO TX 78227-0457 FROM: 08/01/08 PREVIOUS ADDRESS: 546 HATFIELD ST SAN ANTONIO TX 78227-3840 FROM: 06/30/05	INPUT INFORMATION: NAME: REYNALDO SANCHEZ SSN: 456-43-1837 DOB: 09/25/72 6315 HEATHERS RUN SAN ANTONIO TX 78227 CURRENT ADDRESS: 6315 HEATHERS RN SAN ANTONIO TX 78227-2959 SINCE: 07/08 PREVIOUS ADDRESS: 546 HATSFIELD SAN ANTONIO TX 78227 FROM: 11/30/06 PREVIOUS ADDRESS: 615 HEATHERS RN SAN ANTONIO TX 78227 FROM: 10/31/18
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EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT
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PRESENT EMPLOYMENT: ALAMO COMMUNITY COLLEGE DISTRI FROM: 11/30/17 POSITION: LEAD FINANCIA PREVIOUS EMPLOYMENT: ALAMO COLLEGES FROM: 11/01/00 POSITION: FINANCIAL AID	PRESENT EMPLOYMENT: SOCIAL SECURITY ADMINISTRATION FROM: 09/13/13 PREVIOUS EMPLOYMENT: OSCAR MONTALVO FROM: 04/02/07
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CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	134	3,797	5,400	9	2	0	0
INSTALLMENT	6,857	225,737	218,134	70	25	7	118
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	6,134	6,187	3,965	12	0	0	0
TOTAL	13,125	235,721	227,499	91	27	7	118

#INQUIRIES	3	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	01/03/98	#SATISFACTORIES:	41
				PAST DUES:	17,614

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837 **Date Received:** 07/01/19

SCORING

E C O A 1	527	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 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH		
E C O A 1	512	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 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 1	469	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 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 8	569	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 2 LEVEL OF DELINQUENCY ON ACCOUNTS 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS		
E C O A 8	552	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		
E C O A 8	515	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 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH		

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:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPN
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: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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
1	DEPT OF EDUCATION/NELN #900000567272411 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	05/19	10/18	09/18	113490	116869		120 M 1318	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	0
											1111111111		
1	DEPT OF EDUCATION/NELN #900000567272311 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	05/19		09/18	49254	49973		120 M 555	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	0
											1111111111		
2	SYNCB/JCP #8953 PO BOX 965007 ORLANDO FL 32896 (800) 542-0800	06/19	06/19	01/98	4200	3084		V 98	REV 01 CHARGE ACCOUNT XPN	99	0	0	0
											111111111111	111111111111	
1	#8787	05/19	04/16	03/16	1200	0		M	REV 01 EFX	38	0	0	0
			MEDICAL								111111111111	111111111111	
8	WSTSHMRK #TLS003240Z010 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	11/13	10/13	09/13	1580			12 M 132	INS 01 NOTE LOAN TRU (EFX)	2	0	0	0
											111		
8	WSTSHMRK #TLS003240Z003 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	05/11	05/11	01/11	1268			12 M 106	INS 01 NOTE LOAN TRU (EFX)	4	0	0	0
											11111		
1	CES/SO TX HEA/SER #M076170432 501 BLEECKER ST UTICA NY 13501 (315) 738-2200	02/18		08/07	4250	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	0
											111111111111	111111111111	
											TRANSFERRED SOLD TO: STHEA/ED FINANCIAL NTHEA		
1	CES/STHEA #M076170433 C/O ACS UTICA NY 13501 (800) 835-4611	02/18		10/05	14132	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	0
											111111111111	111111111111	
											TRANSFERRED CLOSED DATE: 02/08/2018 SOLD TO: STHEA/ED FINANCIALNTHEA		
2	CITIFINANCIAL AUTO #4807573301 2208 HIGHWAY 121 STE 100 BEDFORD TX 76021 (800) 486-1750	08/10	08/10	05/10	24800	0		72 M	INS 01 AUTO XPN	3	0	0	0
											111		
											TRANSFERRED		
1	CONN CREDIT CORP #472396830 (877) 358-1252	07/17	08/16	07/15	4969	0		32 M 155	INS 01 SECURED EFX (XPN,TRU)	24	0	0	0
											111111111111	111111111111	
											CLOSED DATE: 08/01/2016 PAID AND CLOSED		

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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	COSTEP #513519 (956) 682-6371	12/09		08/06	3500	0	0	120 M	INS 01 EDUCATIONAL LN TRU	39	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #513419 (956) 682-6371	12/09		10/05	3500	0	0	120 M	INS 01 EDUCATIONAL LN TRU	45	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #3362119 (956) 682-6371	12/09		01/08	2000	0	0	120 M	INS 01 EDUCATIONAL LN TRU	22	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #3362019 (956) 682-6371	12/09		01/08	2250	0	0	120 M	INS 01 EDUCATIONAL LN TRU	22	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #513819 (956) 682-6371	12/09		08/06	4000	0	0	120 M	INS 01 EDUCATIONAL LN TRU	26	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #513719 (956) 682-6371	12/09		10/05	3132	0	0	120 M	INS 01 EDUCATIONAL LN TRU	26	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #513919 (956) 682-6371	12/09		08/07	2000	0	0	120 M	INS 01 EDUCATIONAL LN TRU	27	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	COSTEP #513619 (956) 682-6371	12/09		08/07	2250	0	0	120 M	INS 01 EDUCATIONAL LN TRU	27	0	0	0	111111111111 111111111111
				TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/08/2009										
1	EDFINANCIAL SVCS #12636519 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		08/07	2250	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	1111111
				PAID ACCOUNT/ZERO BALANCE										
1	EDFINANCIAL SVCS #12636619 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		08/07	2000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	1111111
				PAID ACCOUNT/ZERO BALANCE										

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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	
1	EDFINANCIAL SVCS #12636719 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		10/05	3500	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	
PAID ACCOUNT/ZERO BALANCE											1111111			
1	EDFINANCIAL SVCS #12636819 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		10/05	3132	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	
PAID ACCOUNT/ZERO BALANCE											1111111			
1	EDFINANCIAL SVCS #12636919 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		08/06	3500	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	
PAID ACCOUNT/ZERO BALANCE											1111111			
1	EDFINANCIAL SVCS #12637019 120 N SEVEN OAKS DR KNOXVILLE TN 37922 (865) 342-5500	09/18		08/06	4000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	7	0	0	0	
PAID ACCOUNT/ZERO BALANCE											1111111			
2	ELAN FIN SVC #1091 CB DISPUTES SAINT LOUIS MO 63166 (866) 234-4750	10/14	10/12	03/10	300	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	25	0	0	0	
CLOSED - CONSUMER CLOSED DATE: 07/01/2012											111111111111			
1	FLURISH, INC. #354776770 (415) 548-6175	01/18	12/17	12/16	1000	0		12 M	INS 01 UNSECURED EFX (XPN,TRU)	12	0	0	0	
CLOSED DATE: 12/01/2017 FIXED RATE PAID AND CLOSED											111111111111 11			
8	GENERATIONS #12342400002 (210) 229-1800	05/14	05/14	01/12	2383	0	0	28 M	INS 01 SECURED TRU (EFX,XPN)	28	0	0	0	
CLOSED CLOSED DATE: 05/05/2014											111111111111 111111111111			
8	MAVERICK FINANCE #31481 MAILONLY	04/18	06/16	12/15	432	0		6 M	INS 01 UNSECURED EFX (TRU)	28	0	0	0	
CLOSED DATE: 07/01/2016 PAID AND CLOSED											111111111111 111111111111			
1	NELNET LNS #119673024 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	10/10		08/09	9697	0	0	120 M	INS 01 EDUCATIONAL LN TRU (XPN)	14	0	0	0	
TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 10/08/2010											111111111111 111			
1	NELNET LNS #110968024 PO BOX 1649 DENVER CO 80201 (888) 486-4722	10/09		01/09	2494	0		120 M	INS 01 EDUCATIONAL LN XPN (TRU)	10	0	0	0	
TRANSFERRED											11111111111			

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837 **Date Received:** 07/01/19

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	
1	NELNET LNS #110967924 PO BOX 1649 DENVER CO 80201 (888) 486-4722	10/09		01/09	2215	0		120 M	INS 01 EDUCATIONAL LN XPN (TRU)	10	0	0	0	1111111111
		TRANSFERRED												
2	SANTANDER #30000195855571000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	01/12	01/12	05/10	24800	0	0	72 M	INS 01 AUTO TRU (XPN)	19	0	0	0	111111111111 11111111
		CLOSED CLOSED DATE: 01/22/2012												
1	SYNCB/CARECR #9208 C/O PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	10/16		03/13	500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	42	0	0	0	111111111111 111111111111
		INACTIVE ACCOUNT CLOSED DATE: 04/10/2014												
8	WESTERN SHAMROCK #TLS003240Z005 (325) 653-6814	11/12	11/12	06/12	1342	0		12 M 112	INS 01 NOTE LOAN EFX (TRU)	5	0	0	0	
		CLOSED DATE: 11/01/2012 REFINANCED FIXED RATE												
8	WSTSHMRK #TLS003240Z009 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	09/13	09/13	06/13	1416	0	0	12 M 118	INS 01 NOTE LOAN TRU (EFX)	3	0	0	0	1111
		REFINANCED CLOSED DATE: 09/18/2013												
8	WSTSHMRK #TLS003240Z008 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	06/13	06/13	04/13	1416	0	0	12 M 118	INS 01 NOTE LOAN TRU (EFX)	2	0	0	0	111
		REFINANCED CLOSED DATE: 06/14/2013												
8	WSTSHMRK #TLS003240Z007 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	04/13	04/13	01/13	1416	0	0	12 M 118	INS 01 NOTE LOAN TRU (EFX)	3	0	0	0	1111
		REFINANCED CLOSED DATE: 04/26/2013												
8	WSTSHMRK #TLS003240Z006 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	01/13	01/13	11/12	1416	0	0	12 M 118	INS 01 NOTE LOAN TRU (EFX)	1	0	0	0	11
		REFINANCED CLOSED DATE: 01/09/2013												
8	WSTSHMRK #TLS003240Z004 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	06/12	06/12	06/11	1268	0	0	12 M 106	INS 01 NOTE LOAN TRU (EFX)	11	0	0	0	111111111111
		REFINANCED CLOSED DATE: 06/02/2012												
8	WSTSHMRK #TLS003240Z002 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	01/11	01/11	11/10	1268	0	0	12 M 106	INS 01 NOTE LOAN TRU (EFX)	2	0	0	0	111
		REFINANCED CLOSED DATE: 01/04/2011												

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837 **Date Received:** 07/01/19

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	WSTSHMRK #TLS003240Z001 801 S ABE SAN ANGELO TX 76903 (918) 683-9909	11/10	11/10	07/10	1194	0	0	12 M 100	INS 01 NOTE LOAN TRU (EFX)	4	0	0	0
		REFINANCED CLOSED DATE: 11/04/2010											
8	SECURITY SERVICE-INS #6158428020 (210) 673-7980	06/19	06/19	10/15	28829	26061		75 M 555	INS 01 AUTO EFX (XPN,TRU)	44	20	2	0
		111111113221 222121122232 10/18 3 09/18 2 10/18 3											
1	REGIONAL ACC #79078801 70 NE LOOP 410 SAN ANTONIO TX 78216 (210) 340-5050	05/19	04/19	10/17	19169	18499	0	72 M 451	INS 01 AUTO TRU (EFX,XPN)	18	1	0	0
		111111211111 1111111 11/18 2											
8	SANTANDER #30000103169081000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	05/19	11/15	03/14	8408	4599	4599	129E	INS 09 AUTO TRU (EFX,XPN)	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/30/2016											
1	CONNS #4723968700717 (409) 832-1696	06/19	06/19	07/17	3512	3728	0	36 M 153	INS 01 SECURED TRU (EFX,XPN)	22	3	2	1
		111114332112 11211111111 12/18 3 11/18 3 01/19 4											
1	CAPIO PARTNERS LLC #6711676 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (888) 883-5569	06/19		07/18	1406	1406	1406	1406E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	TOLEDO FIN #8893	06/19	10/13	09/13	1234	1096	1186	137E	INS 09 NOTE LOAN TRU	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/28/2014											
1	AD ASTRA REC #4314 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		03/19	906	906	906	906E	OPN 09 TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDING											
8	MIDWST RCVRY #6374 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	06/19		09/16	715	873	873	873E	OPN 09 TRU	0			
		COLLECTION ORIGINAL CREDITOR: SIX FLAGS FIESTA TEXAS MOB											
8	AD ASTRA REC #1443 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		05/14	821	821	821	821E	OPN 09 TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX											

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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	MIDLAND FUNDING LLC #5547 (844) 236-1959	06/19		02/18	817	817	817	817E	OPN 09 EFX (XPN,TRU)	0			
		CLOSED DATE: 07/01/2018 COLLECTION ORIGINAL CREDITOR: CREDIT ONE BANK N A											
2	GENERATIONS #0003 (210) 229-1800	05/19	01/19	06/12	1000	713	713	36E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		CLOSED - CREDIT GRANTOR CLOSED DATE: 01/31/2019											
8	TOLEDO FIN #9512	06/19		10/13	690	690	760	99E	INS 09 NOTE LOAN TRU (EFX)	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/27/2014											
1	SOUTHWEST CREDIT SYSTE #71213601 4120 INTERNATIONAL PKWY CARROLLTON TX 75007 (800) 637-7439	06/19		04/19	669	669	669	669E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS											
1	LVNV FUNDING LLC #3852 (800) 363-3115	06/19		07/18	654	654	654	654E	OPN 09 EFX (XPN,TRU)	0			
		CLOSED DATE: 10/01/2018 COLLECTION ORIGINAL CREDITOR: CREDIT ONE BANK N A											
1	PORTFOLIO RECOVERY A #5497 (757) 519-9300	06/19		06/14	593	593	593	593E	OPN 09 EFX (XPN,TRU)	0			
		CLOSED DATE: 09/01/2014 CONSUMER DISPUTES AFTER RESOLUTION COLLECTION ACCOUNT IN DISPUTE											
8	KINUM #0215 2133 UPTON DR VIRGINIA BEACH VA 23454 (888) 281-1750	05/19		12/16	562	562	562	562E	OPN 09 TRU	0			
		COLLECTION ORIGINAL CREDITOR: MUSIC AND ARTS											
8	MIDWST RCVRY #6420 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	06/19		11/16	550	550	550	550E	OPN 09 TRU (XPN)	0			
		COLLECTION ORIGINAL CREDITOR: ADVANCE AMERICA											
1	RGS FINANCIAL #11015790013969352 1700 JAY ELL DR STE 200 RICHARDSON TX 75081 (866) 941-8600	06/19		06/17	503	503	503		INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	CREDIT SYSTEMS INTL IN #110127116 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		04/14	450	450	450	450E	INS 09 COLLECTION ATTY XPN (EFX)	0			
		COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE											

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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	CAPIO PARTNERS LLC #6636512 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (888) 883-5569	06/19		07/18	380	380	380	380E	INS 09 COLLECTION ATTY XPN	0			
					COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA								
8	DIVERSIFIED #3693 P O BOX 551268 JACKSONVILLE FL 32255 (800) 771-5361	06/19		02/18	358	358	358	358E	OPN 09 TRU (XPN)	0			
					COLLECTION ORIGINAL CREDITOR: SPRINT								
1	LENDUP #877166102 (855) 253-6387	06/19	02/19	03/18	1000	342	342	83E	INS 09 UNSECURED TRU (EFX,XPN)	0			
					UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/07/2019								
1	CREDIT SYSTEMS INTL IN #111983674 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		03/15	291	291	291	291E	INS 09 COLLECTION ATTY XPN (EFX)	0			
					COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE								
1	I C SYSTEM INC #64855799 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	06/19		06/16	100	100	100	100E	INS 09 COLLECTION ATTY XPN	0			
					COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA								
1	CREDIT SYSTEMS INTL IN #113474813 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		11/15	81	81	81	81E	INS 09 COLLECTION ATTY XPN (EFX)	0			
					COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE								
1	COLLECTION #10233879	06/19		02/15	53	53			09 EFX	0			
					UNPAID MEDICAL								
1	ACS/NAVIENT #M076170434 501 BLEECKER ST UTICA NY 13501 BYMAILONLY	12/17	05/05	05/05	12737			180 M	INS 06 EDUCATIONAL LN XPN (TRU)	37	0	2	11
					STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED						66666666543 111XXXXXX111 11/17 6 10/17 6 12/17 6		
1	ACS/NELNET #-M076170431 (315) 738-2200	08/18		01/08	4250	0		120 M	INS 05 EDUCATIONAL LN EFX (XPN,TRU)	87	0	1	1
					CLOSED DATE: 07/01/2018 SOLD TO: NELNET NELNET TRANSFER/SOLD						543111XXXXXX XXX111XXXXXX 07/18 4 06/18 3 08/18 5		
1	AMER. STUDENT ASSIST #0001 (617) 426-9434	10/18	09/18		15828	0			OPN 09 EDUCATIONAL LN EFX	0			
					CLOSED DATE: 08/01/2018 PAID COLLECTION COLLEGIATE FUNDING SERV FIXED RATE								

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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
1	CREDITONEBNK #3852 (888) 224-8125	08/18	11/17	07/16	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 03/16/2018 SOLD TO: LVNV FUNDING LLC											
8	CREDITONEBNK #0742 (888) 224-8125	03/18	05/17	01/16	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		PURCHASED BY ANOTHER LENDER CLOSED DATE: 04/04/2017 SOLD TO: MIDLAND FUNDING LLC											
1	DEPT OF EDUCATION/NELN #900000008140524 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		01/09	2215			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	9
		REFINANCED										X11111111116 65511111X115	09/17 6 08/17 5 10/17 6
1	DEPT OF EDUCATION/NELN #900000008140624 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		01/09	2494			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	9
		REFINANCED										XXXXXXXXXX16 65511111X115	09/17 6 08/17 5 10/17 6
1	DEPT OF EDUCATION/NELN #900000264049711 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		08/11	8500			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	85	0	0	9
		REFINANCED										XXXXXXXXXX16 65511111X115	09/17 6 08/17 5 10/17 6
1	DEPT OF EDUCATION/NELN #900000264049811 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		08/11	4706			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	85	0	0	9
		REFINANCED										XXXXXXXXXX16 65511111X115	09/17 6 08/17 5 10/17 6
1	DEPTEDNELNET #900000110981224 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/10	4089	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9
		REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115	09/17 5 08/17 5 10/17 5
1	DEPTEDNELNET #900000415323912 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/13	14114	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	60	0	0	9
		REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115	09/17 5 08/17 5 10/17 5
1	DEPTEDNELNET #900000393538312 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		05/13	5049	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	63	0	0	9
		REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115	09/17 5 08/17 5 10/17 5
1	DEPTEDNELNET #900000461979912 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/14	7283	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	48	0	0	9
		REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115	09/17 5 08/17 5 10/17 5

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837
Date Received: 07/01/19

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	DEPTEDNELNET #900000217447524 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		02/11	6758	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9
REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115 09/17 5 08/17 5 10/17 5			
1	DEPTEDNELNET #900000322596211 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/12	13907	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	72	0	0	9
REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115 09/17 5 08/17 5 10/17 5			
1	DEPTEDNELNET #900000154598024 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/09	9697	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9
REFINANCED CLOSED DATE: 09/05/2018										111111111115 555111111115 09/17 5 08/17 5 10/17 5			
1	ECMC/AMERICAN STUDEN A #0001 100 CAMBRIDGE ST STE 160 BOSTON MA 02114 (800) 999-9080	09/18	09/18	11/17	15828	0			OPN 09 EDUCATIONAL LN XPN (TRU)	0			
COLLECTION PAID ACCOUNT/ZERO BALANCE ORIGINAL CREDITOR: COLLEGIATE FUNDING SE													
2	GENERATIONS #0004 (210) 229-1800	02/15	02/15	03/10	500	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	32	2	0	0
CLOSED CLOSED DATE: 02/13/2015										111111111111 112111111111 11/12 2 12/13 2			
8	GENERATIONS #12342400001 (210) 229-1800	11/17	11/17	01/12	21809	0	0		INS 09 AUTO TRU (EFX,XPN)	0			
PAID IN FULL WAS CHARGE OFF CLOSED DATE: 11/21/2017													
2	GENERATIONS COMMUNITY #12342400006 (210) 229-1800	12/17	12/17	06/14		0		0	INS 09 UNSECURED EFX (XPN,TRU)	0			
CLOSED DATE: 10/01/2017 PAID CHARGE OFF FIXED RATE PAID													
2	GENERATIONS COMMUNIT F #12342400005 9311 SAN PEDRO AVE STE 1 SAN ANTONIO TX 78216 (210) 229-1800	09/14	06/14	06/13	3000	0		36 M	INS 01 UNSECURED XPN (EFX,TRU)	16	1	0	0
PAID ACCOUNT/ZERO BALANCE										XXX1X1111121 1111 11/13 2			
1	NELNET LNS #187823009 PO BOX 1649 DENVER CO 80201 (888) 486-4722	11/18		01/08	2000			120 M	INS 00 EDUCATIONAL LN XPN (EFX,TRU)	5	0	0	3
REFINANCED										X1665 08/18 6 07/18 5 09/18 6			
1	NELNET LNS #187822909 PO BOX 1649 DENVER CO 80201 (888) 486-4722	11/18		01/08	2250			120 M	INS 00 EDUCATIONAL LN XPN (EFX,TRU)	5	0	0	3
REFINANCED										X1665 08/18 6 07/18 5 09/18 6			

APPLICANT

CO-APPLICANT

NAME: EVA G GAITAN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837 **Date Received:** 07/01/19

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
1	SYNCB/CAR CARE DISC #1955 (866) 396-8254	03/17	01/14	06/13	0	0			REV 09 CHARGE ACCOUNT EFX (XPN,TRU)	0			
CLOSED DATE: 05/01/2014 CONSUMER DISPUTES AFTER RESOLUTION CHARGE OFF ACCOUNT IN DISPUTE, SOLD TO: PRA TRANSFER/SOLD													

ADDITIONAL INFORMATION

1	KNOWN ALIAS KNOWN ALIAS: EVATHERESA GAITAN												TRU
1	KNOWN ALIAS SIMILAR NAME: EVA GAITAN												XPN
1	KNOWN ALIAS SIMILAR NAME: EVA T GAITAN												XPN
1	KNOWN ALIAS NICKNAME: GAITAN EVA												XPN
1	KNOWN ALIAS KNOWN ALIAS: EVA Z ALVAREZ												XPN
8	KNOWN ALIAS KNOWN ALIAS: RAY SANCHEZ												TRU
8	KNOWN ALIAS KNOWN ALIAS: REYNALDO SANCHEZ												XPN
8	KNOWN ALIAS NICKNAME: SANCHEZ REYNALDO												XPN

CONSUMER REFERRAL INFORMATION

EQUIFAX INFORMATION SERVICES LLC WWW.EQUIFAX.COM P O BOX 740241 ATLANTA, GA 30374-0241 800-685-1111	EFX
TRANSUNION HTTP://WWW.TRANSUNION.COM 2 BALDWIN PLACE, P.O. BOX 1000 CHESTER, PA 19016 800-888-4213	TRU
EXPERIAN INFORMATION SOLUTIONS, INC. WWW.EXPERIAN.COM PO BOX 4500 ALLEN, TX 75013 855-246-9409	XPN
LEXISNEXIS RISK SOLUTIONS, INC. PROVIDER OF LIEN AND JUDGMENT RECORDS PO BOX 105108 ATLANTA, GA 30348-5108 888-497-0011	LXN

APPLICANT**CO-APPLICANT**

NAME: EVA G GAITAIN
S.S.N : 451-49-1809

NAME: REYNALDO SANCHEZ
S.S.N : 456-43-1837 **Date Received:** 07/01/19

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

CO-APPLICANT

NAME: EVA G GAITAIN

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

INQUIRY STATUS UPDATE

---DATE---	ECO A	KOB	MEMBER-NO		
07/01/19	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

03/05/19	8	FF	1223465	SYNCB	
			617FF00061	CONN CREDI	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

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

07/01/19

Loan Number: 400026100

EVA GAITAIN
6315 HEATHERS RUN
SAN ANTONIO, TX 78227

Dear EVA GAITAIN

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 #: 719182205881681 LENDER CASE #: 400026100	DATE RECEIVED: 07/01/19 DATE COMPLETED: 07/01/19
---	--------------------------------	--	---

APPLICANT

INPUT INFORMATION: NAME: EVA GAITAIN DOB: 03/18/73 6315 HEATHERS RUN SAN ANTONIO TX 78227	
---	--

DISPUTE 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
1	PORTFOLIO RECOVERY A #5497 (757) 519-9300	06/19		06/14	593	593	593	593E	OPN 09 EFX (XPN,TRU)	0			
CLOSED DATE: 09/01/2014 CONSUMER DISPUTES AFTER RESOLUTION COLLECTION ACCOUNT IN DISPUTE													

Reason for dispute: _____

1	CREDIT SYSTEMS INTL IN #110127116 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		04/14	450	450	450	450E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE													

Reason for dispute: _____

1	CREDIT SYSTEMS INTL IN #111983674 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		03/15	291	291	291	291E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE													

Reason for dispute: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	CREDIT SYSTEMS INTL IN #113474813 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		11/15	81	81	81	81E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE													

Reason for dispute: _____

1	SYNCB/CAR CARE DISC #1955 (866) 396-8254	03/17	01/14	06/13	0	0			REV 09 CHARGE ACCOUNT EFX (XPN,TRU)	0			
CLOSED DATE: 05/01/2014 CONSUMER DISPUTES AFTER RESOLUTION CHARGE OFF ACCOUNT IN DISPUTE, SOLD TO: PRA TRANSFER/SOLD													

Reason for dispute: _____

END OF DISPUTE REPORT

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	REGIONAL ACC #79078801 70 NE LOOP 410 SAN ANTONIO TX 78216 (210) 340-5050	05/19	04/19	10/17	19169	18499	0	72 M 451	INS 01 AUTO TRU (EFX,XPN)	18	1	0	0	111111211111 1111111 11/18 2

Reason for delinquency: _____

1	CONNS #4723968700717 (409) 832-1696	06/19	06/19	07/17	3512	3728	0	36 M 153	INS 01 SECURED TRU (EFX,XPN)	22	3	2	1	111114332112 11211111111 12/18 3 11/18 3 01/19 4
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Reason for delinquency: _____

1	CAPIO PARTNERS LLC #6711676 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (888) 883-5569	06/19		07/18	1406	1406	1406	1406E	INS 09 COLLECTION ATTY XPN	0	COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA			
---	--	-------	--	-------	------	------	------	-------	----------------------------------	---	--	--	--	--

Reason for delinquency: _____

1	TOLEDO FIN #8893	06/19	10/13	09/13	1234	1096	1186	137E	INS 09 NOTE LOAN TRU	0	UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/28/2014			
---	---------------------	-------	-------	-------	------	------	------	------	----------------------------	---	--	--	--	--

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	AD ASTRA REC #4314 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		03/19	906	906	906	906E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDING														

Reason for delinquency: _____

2	GENERATIONS #0003 (210) 229-1800	05/19	01/19	06/12	1000	713	713	36E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 01/31/2019														

Reason for delinquency: _____

1	SOUTHWEST CREDIT SYSTE #71213601 4120 INTERNATIONAL PKWY CARROLLTON TX 75007 (800) 637-7439	06/19		04/19	669	669	669	669E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS														

Reason for delinquency: _____

1	LVNV FUNDING LLC #3852 (800) 363-3115	06/19		07/18	654	654	654	654E	OPN 09 EFX (XPN,TRU)	0				
CLOSED DATE: 10/01/2018 COLLECTION ORIGINAL CREDITOR: CREDIT ONE BANK N A														

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	PORTFOLIO RECOVERY A #5497 (757) 519-9300	06/19		06/14	593	593	593	593E	OPN 09 EFX (XPN,TRU)	0				
CLOSED DATE: 09/01/2014 CONSUMER DISPUTES AFTER RESOLUTION COLLECTION ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	RGS FINANCIAL #11015790013969352 1700 JAY ELL DR STE 200 RICHARDSON TX 75081 (866) 941-8600	06/19		06/17	503	503	503		INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	CREDIT SYSTEMS INTL IN #110127116 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		04/14	450	450	450	450E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	CAPIO PARTNERS LLC #6636512 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (888) 883-5569	06/19		07/18	380	380	380	380E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	LENDUP #877166102 (855) 253-6387	06/19	02/19	03/18	1000	342	342	83E	INS 09 UNSECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/07/2019														

Reason for delinquency: _____

1	CREDIT SYSTEMS INTL IN #111983674 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		03/15	291	291	291	291E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	I C SYSTEM INC #64855799 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	06/19		06/16	100	100	100	100E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	CREDIT SYSTEMS INTL IN #113474813 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	06/19		11/15	81	81	81	81E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION CUSTOMER DISP ACCT-RPTD BY SBSCRBR MEDICAL PAYMENT DATA MEDICAL PAYMENT DATA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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 #10233879	06/19 UNPAID MEDICAL		02/15	53	53			09 EFX	0			

Reason for delinquency: _____

1	ACS/NAVIENT #M076170434 501 BLEECKER ST UTICA NY 13501 BYMAILONLY	12/17	05/05	05/05	12737			180 M	INS 06 EDUCATIONAL LN XPN (TRU)	37 0 2 11 666666665543 111XXXXXX111 11/17 6 10/17 6 12/17 6
STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED										

Reason for delinquency: _____

1	ACS/NELNET #-M076170431 (315) 738-2200	08/18		01/08	4250	0		120 M	INS 05 EDUCATIONAL LN EFX (XPN,TRU)	87 0 1 1 543111XXXXXX XXX111XXXXXX 07/18 4 06/18 3 08/18 5
CLOSED DATE: 07/01/2018 SOLD TO: NELNET NELNET TRANSFER/SOLD										

Reason for delinquency: _____

1	AMER. STUDENT ASSIST #0001 (617) 426-9434	10/18	09/18		15828	0			OPN 09 EDUCATIONAL LN EFX	0
CLOSED DATE: 08/01/2018 PAID COLLECTION COLLEGIATE FUNDING SERV FIXED RATE										

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	CREDITONEBNK #3852 (888) 224-8125	08/18	11/17	07/16	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 03/16/2018 SOLD TO: LVNV FUNDING LLC													

Reason for delinquency: _____

1	DEPT OF EDUCATION/NELN #900000008140524 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		01/09	2215			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	9
REFINANCED										X11111111116 65511111X115 09/17 6 08/17 5 10/17 6			

Reason for delinquency: _____

1	DEPT OF EDUCATION/NELN #900000008140624 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		01/09	2494			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	99	0	0	9
REFINANCED										XXXXXXXXXX16 65511111X115 09/17 6 08/17 5 10/17 6			

Reason for delinquency: _____

1	DEPT OF EDUCATION/NELN #900000264049711 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		08/11	8500			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	85	0	0	9
REFINANCED										XXXXXXXXXX16 65511111X115 09/17 6 08/17 5 10/17 6			

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	DEPT OF EDUCATION/NELN #900000264049811 121 S 13TH ST LINCOLN NE 68508 (888) 486-4722	09/18		08/11	4706			120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	85	0	0	9
		REFINANCED									XXXXXXXXXX16 65511111X115	09/17 6 08/17 5	10/17 6

Reason for delinquency: _____

1	DEPTEDNELNET #900000110981224 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/10	4089	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9
		REFINANCED									111111111115 555111111115	09/17 5 08/17 5	10/17 5
												CLOSED DATE: 09/05/2018	

Reason for delinquency: _____

1	DEPTEDNELNET #900000415323912 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/13	14114	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	60	0	0	9
		REFINANCED									111111111115 555111111115	09/17 5 08/17 5	10/17 5
												CLOSED DATE: 09/05/2018	

Reason for delinquency: _____

1	DEPTEDNELNET #900000393538312 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		05/13	5049	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	63	0	0	9
		REFINANCED									111111111115 555111111115	09/17 5 08/17 5	10/17 5
												CLOSED DATE: 09/05/2018	

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	DEPTEDNELNET #900000461979912 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/14	7283	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	48	0	0	9	111111111115 555111111115
REFINANCED CLOSED DATE: 09/05/2018										09/17 5	08/17 5	10/17 5		

Reason for delinquency: _____

1	DEPTEDNELNET #900000217447524 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		02/11	6758	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9	111111111115 555111111115
REFINANCED CLOSED DATE: 09/05/2018										09/17 5	08/17 5	10/17 5		

Reason for delinquency: _____

1	DEPTEDNELNET #900000322596211 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/12	13907	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	72	0	0	9	111111111115 555111111115
REFINANCED CLOSED DATE: 09/05/2018										09/17 5	08/17 5	10/17 5		

Reason for delinquency: _____

1	DEPTEDNELNET #900000154598024 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	09/18		08/09	9697	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	82	0	0	9	111111111115 555111111115
REFINANCED CLOSED DATE: 09/05/2018										09/17 5	08/17 5	10/17 5		

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	ECMC/AMERICAN STUDEN A #0001 100 CAMBRIDGE ST STE 160 BOSTON MA 02114 (800) 999-9080	09/18	09/18	11/17	15828	0			OPN 09 EDUCATIONAL LN XPN (TRU)	0						
COLLECTION PAID ACCOUNT/ZERO BALANCE ORIGINAL CREDITOR: COLLEGIATE FUNDING SE																

Reason for delinquency: _____

2	GENERATIONS #0004 (210) 229-1800	02/15	02/15	03/10	500	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	32	2	0	0	111111111111 112111111111
CLOSED CLOSED DATE: 02/13/2015										11/12 2	12/13 2			

Reason for delinquency: _____

2	GENERATIONS COMMUNITY #12342400001 (210) 229-1800	11/17	11/17	01/12		0		0	INS 09 AUTO EFX (XPN)	0				
CLOSED DATE: 11/01/2017 PAID CHARGE OFF PAID														

Reason for delinquency: _____

2	GENERATIONS COMMUNITY #12342400006 (210) 229-1800	12/17	12/17	06/14		0		0	INS 09 UNSECURED EFX (XPN,TRU)	0				
CLOSED DATE: 10/01/2017 PAID CHARGE OFF FIXED RATE PAID														

Reason for delinquency: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

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	GENERATIONS COMMUNIT F #12342400005 9311 SAN PEDRO AVE STE 1 SAN ANTONIO TX 78216 (210) 229-1800	09/14	06/14	06/13	3000	0		36 M	INS 01 UNSECURED XPN (EFX,TRU)	16	1	0	0	XXX1X1111121 1111 11/13 2
PAID ACCOUNT/ZERO BALANCE														

Reason for delinquency: _____

1	NELNET LNS #187823009 PO BOX 1649 DENVER CO 80201 (888) 486-4722	11/18		01/08	2000			120 M	INS 00 EDUCATIONAL LN XPN (EFX,TRU)	5	0	0	3	X1665 08/18 6 07/18 5 09/18 6
REFINANCED														

Reason for delinquency: _____

1	NELNET LNS #187822909 PO BOX 1649 DENVER CO 80201 (888) 486-4722	11/18		01/08	2250			120 M	INS 00 EDUCATIONAL LN XPN (EFX,TRU)	5	0	0	3	X1665 08/18 6 07/18 5 09/18 6
REFINANCED														

Reason for delinquency: _____

1	SYNCB/CAR CARE DISC #1955 (866) 396-8254	03/17	01/14	06/13	0	0			REV 09 CHARGE ACCOUNT EFX (XPN,TRU)	0				
CLOSED DATE: 05/01/2014 CONSUMER DISPUTES AFTER RESOLUTION CHARGE OFF ACCOUNT IN DISPUTE, SOLD TO: PRA TRANSFER/SOLD														

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

07/01/19 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: _____

END OF INQUIRY STATUS UPDATE

APPLICANT

NAME: EVA GAITAN

Date Received: 07/01/19

NAME VARIATIONS

1 KNOWN ALIAS TRU
KNOWN ALIAS: EVATHERESA GAITAN

Additional Information: _____

1 KNOWN ALIAS XPN
SIMILAR NAME: EVA GAITAN

Additional Information: _____

1 KNOWN ALIAS XPN
SIMILAR NAME: EVA T GAITAN

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: GAITAN EVA

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: EVA Z ALVAREZ

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

ADDRESS VARIATIONS

1 ADDRESS EFX
6315 HEATHERS RUN #RUN
SAN ANTONIO TX 78227 FROM 03/09

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
546 HATFIELD ST
SAN ANTONIO TX 78227 FROM 07/05

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
BOX 27457 BOX PO
SAN ANTONIO TX 78227 FROM 11/05

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
6315 HEATHERS RN
SAN ANTONIO TX 78227-2959 FROM 12/08

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
27457 PO BOX 27457
SAN ANTONIO TX 78227-0457 FROM 08/08

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
546 HATFIELD ST
SAN ANTONIO TX 78227-3840 FROM 06/05

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

ADDRESS VARIATIONS

1 ADDRESS XPN
6315 HEATHERS RUN
SAN ANTONIO TX 78227-2959 FROM 01/09
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
546 HATFIELD ST
SAN ANTONIO TX 78227-3840 FROM 07/05
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
PO BOX 27457
SAN ANTONIO TX 78227-0457 FROM 08/08
 Own
 Rent

Additional Information: _____

1 ADDRESS LXN
6315 HEATHERS RUN
SAN ANTONIO TX 78227
 Own
 Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: EVA GAITAIN

Date Received: 07/01/19

Acknowledgement

Applicant's Signature: _____ Date: _____

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

07/01/19

Loan Number: 400026100

REYNALDO SANCHEZ
6315 HEATHERS RUN
SAN ANTONIO, TX 78227

Dear REYNALDO SANCHEZ

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 #:
719182205881681
LENDER CASE #:
400026100

DATE RECEIVED:07/01/19

DATE COMPLETED:07/01/19

APPLICANT

INPUT INFORMATION:
NAME: REYNALDO SANCHEZ **DOB:**09/25/72
6315 HEATHERS RUN
SAN ANTONIO TX 78227

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

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	SECURITY SERVICE-INS #6158428020 (210) 673-7980	06/19	06/19	10/15	28829	26061		75 M 555	INS 01 AUTO EFX (XPN,TRU)	44	20	2	0
													111111113221 222121122232 10/18 3 09/18 2 10/18 3

Reason for delinquency: _____

1	SANTANDER #30000103169081000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	05/19	11/15	03/14	8408	4599	4599	129E	INS 09 AUTO TRU (EFX,XPN)	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 04/30/2016

Reason for delinquency: _____

1	MIDWST RCVRY #6374 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	06/19		09/16	715	873	873	873E	OPN 09 TRU	0			
													COLLECTION ORIGINAL CREDITOR: SIX FLAGS FIESTA TEXAS MOB

Reason for delinquency: _____

1	AD ASTRA REC #1443 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		05/14	821	821	821	821E	OPN 09 TRU (EFX,XPN)	0			
													COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX

Reason for delinquency: _____

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

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	MIDLAND FUNDING LLC #5547 (844) 236-1959	06/19		02/18	817	817	817	817E	OPN 09 EFX (XPN,TRU)	0				
CLOSED DATE: 07/01/2018 COLLECTION ORIGINAL CREDITOR: CREDIT ONE BANK N A														

Reason for delinquency: _____

2	GENERATIONS #0003 (210) 229-1800	05/19	01/19	06/12	1000	713	713	36E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 01/31/2019														

Reason for delinquency: _____

1	TOLEDO FIN #9512	06/19		10/13	690	690	760	99E	INS 09 NOTE LOAN TRU (EFX)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/27/2014														

Reason for delinquency: _____

1	KINUM #0215 2133 UPTON DR VIRGINIA BEACH VA 23454 (888) 281-1750	05/19		12/16	562	562	562	562E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MUSIC AND ARTS														

Reason for delinquency: _____

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

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	MIDWST RCVRY #6420 514 EARTH CITY PLAZA EARTH CITY MO 63045 (888) 253-3440	06/19		11/16	550	550	550	550E	OPN 09 TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: ADVANCE AMERICA													

Reason for delinquency: _____

1	DIVERSIFIED #3693 P O BOX 551268 JACKSONVILLE FL 32255 (800) 771-5361	06/19		02/18	358	358	358	358E	OPN 09 TRU (XPN)	0		
COLLECTION ORIGINAL CREDITOR: SPRINT												

Reason for delinquency: _____

1	CREDITONEBNK #0742 (888) 224-8125	03/18	05/17	01/16	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0		
PURCHASED BY ANOTHER LENDER CLOSED DATE: 04/04/2017 SOLD TO: MIDLAND FUNDING LLC												

Reason for delinquency: _____

2	GENERATIONS #0004 (210) 229-1800	02/15	02/15	03/10	500	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	32	2	0	0
CLOSED CLOSED DATE: 02/13/2015													
											111111111111		
											112111111111		
											11/12 2		
											12/13 2		

Reason for delinquency: _____

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

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	GENERATIONS #12342400001 (210) 229-1800	11/17	11/17	01/12	21809	0	0		INS 09 AUTO TRU (EFX,XPN)	0			
PAID IN FULL WAS CHARGE OFF CLOSED DATE: 11/21/2017													

Reason for delinquency: _____

2	GENERATIONS COMMUNITY #12342400005 (210) 229-1800	09/14	06/14	06/13	3000	0		36 M	INS 01 UNSECURED EFX (XPN,TRU)	15	1	0	0
CLOSED DATE: 06/01/2014 FIXED RATE PAID AND CLOSED										12/13 2	XXXX	1XXXXXXX2XX	XXXX
12/13 2													

Reason for delinquency: _____

2	GENERATIONS COMMUNITY #12342400006 (210) 229-1800	12/17	12/17	06/14		0		0	INS 09 UNSECURED EFX (XPN,TRU)	0			
CLOSED DATE: 10/01/2017 PAID CHARGE OFF FIXED RATE PAID													

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

07/01/19 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: _____

03/05/19 1 FF 1223465 SYNCB XPN
617FF00061 CONN CREDI 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: REYNALDO SANCHEZ

Date Received: 07/01/19

NAME VARIATIONS

1 KNOWN ALIAS TRU
KNOWN ALIAS: RAY SANCHEZ

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: REYNALDO SANCHEZ

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: SANCHEZ REYNALDO

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

ADDRESS VARIATIONS

1 ADDRESS EFX
6315 HEATHERS RUN #RUN
SAN ANTONIO TX 78227 FROM 03/10

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
546 HATFIELD
SAN ANTONIO TX 78227 FROM 11/06

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
7014 HEATHERS WAY #WAY
SAN ANTONIO TX 78227 FROM 11/11

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
6315 HEATHERS RN
SAN ANTONIO TX 78227-2959 FROM 07/08

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
546 HATSFIELD
SAN ANTONIO TX 78227 FROM 11/06

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
615 HEATHERS RN
SAN ANTONIO TX 78227 FROM 10/18

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

ADDRESS VARIATIONS

1 ADDRESS XPN
615 HEATHERS RUN
SAN ANTONIO TX 78227 FROM 11/18
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
7515 BREEZE VALLEY DR
SAN ANTONIO TX 78242-2100 FROM 04/05
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
6315 HEATHERS RUN
SAN ANTONIO TX 78227-2959 FROM 01/10
 Own
 Rent

Additional Information: _____

1 ADDRESS LXN
6315 HEATHERS RUN
SAN ANTONIO TX 78227
 Own
 Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: REYNALDO SANCHEZ

Date Received: 07/01/19

Acknowledgement

Applicant's Signature: _____ Date: _____