

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 #: 719191230597411 LENDER CASE #: 400026814	DATE RECEIVED: 07/10/19 DATE COMPLETED: 07/10/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: TIFFANY LARA DOB: 01/25/88 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221	INPUT INFORMATION: NAME: JOSE BARON DOB: 02/22/90 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221
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FILE IDENTIFICATIONS

TIFFANY LARA 633-01-0623	01/25/88	1036 E ASHLEY RD #9 SAN ANTONIO TX 78221	EFX
TIFFANY LARA 633-01-0623	01/25/88	1909 ARUBA DR #D EDINBURG TX 78541-3969	TRU
TIFFANY LARA 633-01-0623	01/25/88	1036 E ASHLEY RD #9 SAN ANTONIO TX 78221-3600	XPN
TIFFANY LARA			NoRept LXN
JOSE A BARRON 643-12-1414	02/22/90	14533 GAINESVILLE ST HOUSTON TX 77015	EFX
JOSE ANGEL BARRON 643-12-1414	02/22/90	615 S SUGAR RD #86 EDINBURG TX 78539-5208	TRU
JOSE BARRON 643-12-1414	00/00/90	1036 E ASHLEY RD #9 SAN ANTONIO TX 78221-3600	XPN
JOSE BARON			NoRept LXN

FRAUD ALERT

1	IDENTITY SCAN INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT	EFX
1	HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
8	IDENTITY SCAN INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT	EFX
8	TRANS ALERT INPUT SURNAME DOES NOT MATCH FILE	TRU
8	HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
1	SSN ISSUANCE FIRST YEAR ISSUED: 1988 STATE ISSUED: TX	EFX
8	SSN ISSUANCE FIRST YEAR ISSUED: 1990 STATE ISSUED: TX	EFX

REGULATORY MESSAGES

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

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA

NAME: JOSE BARON
Date Received: 07/10/19

REGULATORY MESSAGES

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

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

Summary

Input Information	Cross Check Category	Result
Name 1 TIFFANY LARA	Name Verification	No Data on File
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221	Address Verification	No Data on File
	High Risk Address	Address Cleared
Social Security Number 633-01-0623	Social Security Verification	No Data on File
	Other Identities Linked to SSN	Cleared/No Other IDs Linked to SSN
	SSA Issuance	SSN Issued
	SSA Death Master	SSN Cleared
Date of Birth 01/25/88	Date of Birth Verification	No Data on File
Phone Number	Phone Number Verification	No Input Provided

Consumer ID Verification

Name	Date First Received	Number Active Sources	Number Total Sources
1 TIFFANY LARA			NO RPT

Other Verifications

Watch Lists (includes OFAC)	1 TIFFANY LARA watch Lists Searched/No Match Found		
High Risk Address	1 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221 Address Cleared		
SSA Issuance	State Of Issue	Issued Between	Input DOB
1 633-01-0623	TEXAS	1988-1989	01/25/88
SSA Death Master	1 633-01-0623 SSN Cleared		

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA

NAME: JOSE BARON

Date Received: 07/10/19

Summary

Input Information	Cross Check Category	Result
Name 8 JOSE BARON	Name Verification	Alternate Name Found
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221	Address Verification	Address not Matched
	High Risk Address	Address Cleared
Social Security Number 643-12-1414	Social Security Verification	Near Match/Possible SSN Mistype
	Other Identities Linked to SSN	Cleared/No Other IDs Linked to SSN
	SSA Issuance	SSN Issued
	SSA Death Master	SSN Cleared
Date of Birth 02/22/90	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 JOSE BARRON	04/08/12	0	1
Address 8 5826 E RICHARDSON RD EDINBURG TX 78542-1023 615 S SUGAR RD APT 86 EDINBURG TX 78539-5208 402 GASTEL CIR EDINBURG TX 78539-3971	09/02/13	0	1
	05/01/12	0	1
	04/08/12	0	1
Social Security Number 8 000-00-1410	04/08/12	0	1
Date of Birth 8 02/22/90	05/01/12	0	1
Phone Number 8 (956) 562-4378 (956) 776-3697	05/01/12	0	1
	04/08/12	0	1

APPLICANT**CO-APPLICANT****NAME:** TIFFANY LARA**NAME:** JOSE BARON**Date Received:** 07/10/19

Other Verifications

**Watch Lists (includes OFAC)**

8 JOSE BARON watch Lists Searched/No Match Found

**High Risk Address**8 1036 E ASHLEY LOT 9 RD Address Cleared
SAN ANTONIO TX 78221**SSA Issuance****State Of Issue****Issued Between****Input DOB**

8 643-12-1414 TEXAS 1989-1991 02/22/90

**SSA Death Master**

8 643-12-1414 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 #: 719191230597411 LENDER CASE #: 400026814	DATE RECEIVED: 07/10/19 DATE COMPLETED: 07/10/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: TIFFANY LARA SSN: 633-01-0623 DOB: 01/25/88 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221 CURRENT ADDRESS: 1909 ARUBA DR #D EDINBURG TX 78541-3969 SINCE: 09/12 PREVIOUS ADDRESS: 685 PO BOX 685 EDCOUCH TX 78538-0685 FROM: 10/10/06 PREVIOUS ADDRESS: 1036 E ASHLEY RD 9 SAN ANTONIO TX 78221-3600 FROM: 03/31/19	INPUT INFORMATION: NAME: JOSE BARON SSN: 643-12-1414 DOB: 02/22/90 1036 E ASHLEY LOT 9 RD SAN ANTONIO TX 78221 CURRENT ADDRESS: 615 S SUGAR RD #86 EDINBURG TX 78539-5208 SINCE: 09/11 PREVIOUS ADDRESS: 1036 E ASHLEY RD #9 SAN ANTONIO TX 78221-3600 FROM: 03/31/19 PREVIOUS ADDRESS: 10360S ASHLEY RD 9 SAN ANTONIO TX 78221 FROM: 05/31/16
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EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT
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	PRESENT EMPLOYMENT: TUBESCOPE FROM: 07/08/15 POSITION: MACH OPERT
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CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	0	0	0	1	0	0	0
INSTALLMENT	13,493	13,913	14,278	16	2	1	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	491	1,601	1,601	6	0	0	0
TOTAL	13,984	15,514	15,879	23	2	1	0

#INQUIRIES	10	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	05/01/12	#SATISFACTORIES:	3
				PAST DUES:	14,045

SCORING

E C O A 1	9003	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
	90 RISK SCORE NOT AVAILABLE DUE TO LACK OF CREDIT HISTORY			
E C O A 1	611	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION 14 INSUFFICIENT LENGTH OF CREDIT HISTORY 15 LACK OF RECENT BANK REVOLVING INFORMATION			

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA
S.S.N : 633-01-0623

NAME: JOSE BARON
S.S.N : 643-12-1414
Date Received: 07/10/19

SCORING

E C O A 1		Repository Equifax	Brand BEACON 5.0 SCORE	EFX
	N BEACON NOT AVAILABLE, INSUFFICIENT OR UNKNOWN ACCOUNT HISTORY			
E C O A 8	588	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION 15 LACK OF RECENT BANK REVOLVING INFORMATION 18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
E C O A 8	562	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
	38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
E C O A 8	498	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 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			

REGULATORY MESSAGES

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

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA
S.S.N : 633-01-0623

NAME: JOSE BARON
S.S.N : 643-12-1414

Date Received: 07/10/19

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
1	RAND BRKS CU #207791424 P O BOX 2097 UNIVERSAL CITY TX 78148 (210) 945-3333	06/19	06/19	03/19	500	253	0	6 M 86	INS 01 SECURED TRU (EFX,XPN)	3	0	0	0
8	RAND BRKS CU #207791808 P O BOX 2097 UNIVERSAL CITY TX 78148 (210) 945-3333	06/19	06/19	03/19	500	253	0	6 M 86	INS 01 SECURED TRU (EFX,XPN)	3	0	0	0
8	MID-ATLANTIC FINANCE #30412901 (727) 535-1554	03/18	12/17	05/15	15145	0		48 M	INS 01 AUTO EFX (XPN,TRU)	33	0	0	0
		CLOSED DATE: 12/01/2017 PAID AND CLOSED									1111111111111111	1111111111111111	
8	AARGON COLLECTION AGEN #2897182579 8668 SPRING MOUNTAIN RD LAS VEGAS NV 89117 (702) 220-7037	06/19		03/19	3767	3767	3767	3767E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	SARMA COLLECTIONS, INC #1150260030 555 E RAMSEY RD SAN ANTONIO TX 78216 (210) 224-6121	07/19		01/15	3099	3099	3099	3099E	INS 09 COLLECTION ATTY XPN (EFX)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	COMMONWEALTH FINANCIAL #D41570809N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		04/19	1774	1774	1774	1774E	INS 09 COLLECTION ATTY XPN (EFX)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	MIDWEST RECOVERY SYSTE #319094408124634 2747 W CLAY ST STE A SAINT CHARLES MO 63301 (855) 232-4407	06/19		02/19	1643	1643	1643	1643E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
8	PHOENIX FINANCIAL SERV #59229290 8902 OTIS AVE STE 103A INDIANAPOLIS IN 46216 (855) 342-6567	07/19		05/19	875	875	875	875E	INS 09 COLLECTION ATTY XPN (EFX)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	COLLECTION #1150922198	07/19		03/15	546	546			09 EFX	0			
8	I C SYSTEM INC #95224561 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		01/19	494	494	494	494E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA
S.S.N : 633-01-0623

NAME: JOSE BARON
S.S.N : 643-12-1414

Date Received: 07/10/19

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	BAY AREA CREDIT SERVIC #99630266 (408) 392-4400	07/19		02/19	469	469	469	469E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
8	RCVL PER MNG #1200	07/19		09/18	423	423	423	423E	OPN 09 TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: ENTRUST ENERGY													
8	COLLECTION #1172002531	07/19		07/17	346	346			09 EFX	0			
UNPAID MEDICAL													
8	CREDIT SYSTEMS INTL IN #120317366 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	07/19		12/18	323	323	323	323E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
8	IC SYSTEM INC #96565731 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		03/19	300	300	300	300E	INS 09 COLLECTION ATTY XPN	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
8	IC SYSTEM INC #96568623 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		03/19	300	300	300	300E	INS 09 COLLECTION ATTY XPN	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
8	IC SYSTEM INC #96565737 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		03/19	234	234	234	234E	INS 09 COLLECTION ATTY XPN	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
1	COLLECTION #1151492434	07/19		05/15	177	177			09 EFX	0			
UNPAID MEDICAL													
8	SUN LOAN #9680 803 CASTROVILLE RD SAN ANTONIO TX 78237 (210) 434-7178	05/19	02/14	11/13	258	129	276	43E	INS 09 NOTE LOAN TRU (EFX,XPN)	0			
UNPAID BALANCE CHARGED OFF CLOSED DATE: 07/31/2014													
1	IC SYSTEM INC #9001 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		01/15	68	68	68	68E	OPN 09 COLLECTION ATTY XPN (TRU)	0			
COLLECTION ORIGINAL CREDITOR: MAGIC VALLEY ELECTRIC CO-OP													
1	COLLECTION #111201941	07/19		11/14	41	41			09 EFX	0			
UNPAID MEDICAL													

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA
S.S.N.: 633-01-0623

NAME: JOSE BARON
S.S.N.: 643-12-1414

Date Received: 07/10/19

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	BARRIFINANCE #2165 305 E UNIVERSITY DR EDINBURG TX 78539 (956) 329-2096	05/15	05/15	08/14	438	0	0	9 M	INS 01 NOTE LOAN TRU	9	2	1	0
		CLOSED CLOSED DATE: 05/30/2015								111231211 02/15 2 11/14 2 01/15 3			
8	SYNCB/SAMS #3280 PO BOX 965005 ORLANDO FL 32896 (800) 964-1917	03/14	07/12	05/12	500	0	0		REV 09 CHARGE ACCOUNT TRU (XPN)	0			
		PURCHASED BY ANOTHER LENDER						CLOSED DATE: 11/02/2012					

ADDITIONAL INFORMATION

- 1 KNOWN ALIAS
FORMER NAME: TIFANY LARA EFX

- 1 KNOWN ALIAS
SIMILAR NAME: TIFFANY LARA BARCO XPN

- 1 KNOWN ALIAS
KNOWN ALIAS: LARA TIFFANY MARIE XPN

- 8 KNOWN ALIAS
KNOWN ALIAS: ANGEL BARRON TRU

- 8 KNOWN ALIAS
SIMILAR NAME: JOSE BARRON XPN

- 8 KNOWN ALIAS
KNOWN ALIAS: JOSE ANGEL XPN

CONSUMER REFERRAL INFORMATION

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

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

- EXPERIAN INFORMATION SOLUTIONS, INC. XPN
WWW.EXPERIAN.COM
PO BOX 4500
ALLEN, TX 75013
855-246-9409

- LEXISNEXIS RISK SOLUTIONS, INC. LXN
PROVIDER OF LIEN AND JUDGMENT RECORDS
PO BOX 105108
ATLANTA, GA 30348-5108
888-497-0011

APPLICANT**CO-APPLICANT**

NAME: TIFFANY LARA
S.S.N : 633-01-0623

NAME: JOSE BARON
S.S.N : 643-12-1414

Date Received: 07/10/19

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: TIFFANY LARA

NAME: JOSE BARON

Date Received: 07/10/19

INQUIRY STATUS UPDATE

---DATE---	EOA	KOB	MEMBER-NO		
07/10/19	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

07/09/19	1	ZM	08180091	FBC MORTGAGE LLC TX	TRU
		FR	1972713	CERTIFIED CREDIT REPOR	XPN
			180ZB06603	CCR	EFX

Account Status & Activity:

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

05/03/19	1	FR	1971155	CREDIT PLUS	XPN
			243ZB00420	CREDITPLUS	EFX

Account Status & Activity:

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

05/02/19	1	ZM	00049997	MOVEMENT MORTGAGE	TRU
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Account Status & Activity:

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

03/27/19	1	ZM	00049997	MOVEMENT MORTGAGE	TRU
		FR	1971155	CREDIT PLUS	XPN
			243ZB00420	CREDITPLUS	EFX

Account Status & Activity:

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

APPLICANT

CO-APPLICANT

NAME: TIFFANY LARA

NAME: JOSE BARON
Date Received: 07/10/19

Acknowledgement

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

Co-Applicant's Signature: _____ Date: _____

Co-Applicant's Name: _____
(Print)

END OF INQUIRY STATUS UPDATE

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

07/10/19

Loan Number: 400026814

TIFFANY LARA
1036 E ASHLEY LOT 9 RD
SAN ANTONIO, TX 78221

Dear TIFFANY LARA

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 #:
719191230597411
LENDER CASE #:
400026814

DATE RECEIVED:07/10/19

DATE COMPLETED:07/10/19

APPLICANT

INPUT INFORMATION:
NAME: TIFFANY LARA
1036 E ASHLEY LOT 9 RD
SAN ANTONIO TX 78221

DOB:01/25/88

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

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	SARMA COLLECTIONS, INC #1150260030 555 E RAMSEY RD SAN ANTONIO TX 78216 (210) 224-6121	07/19		01/15	3099	3099	3099	3099E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	COMMONWEALTH FINANCIAL #D41570809N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		04/19	1774	1774	1774	1774E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	MIDWEST RECOVERY SYSTE #319094408124634 2747 W CLAY ST STE A SAINT CHARLES MO 63301 (855) 232-4407	06/19		02/19	1643	1643	1643	1643E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	COLLECTION #1150922198	07/19 UNPAID MEDICAL		03/15	546	546			09 EFX	0				
---	---------------------------	-------------------------	--	-------	-----	-----	--	--	-----------	---	--	--	--	--

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

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 #1151492434	07/19 UNPAID MEDICAL		05/15	177	177			09 EFX	0				

Reason for delinquency: _____

1	IC SYSTEM INC #9001 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		01/15	68	68	68	68E	OPN 09 COLLECTION ATTY XPN (TRU)	0				
COLLECTION ORIGINAL CREDITOR: MAGIC VALLEY ELECTRIC CO-OP														

Reason for delinquency: _____

1	COLLECTION #111201941	07/19 UNPAID MEDICAL		11/14	41	41			09 EFX	0				
---	--------------------------	-------------------------	--	-------	----	----	--	--	---------------	---	--	--	--	--

Reason for delinquency: _____

1	BARRIFINANCE #2165 305 E UNIVERSITY DR EDINBURG TX 78539 (956) 329-2096	05/15	05/15	08/14	438	0	0	9 M	INS 01 NOTE LOAN TRU	9 2 1 0 111231211 02/15 2 11/14 2 01/15 3				
CLOSED CLOSED DATE: 05/30/2015														

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO
07/10/19 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: _____

07/09/19 1 ZM 08180091 FBC MORTGAGE LLC TX TRU
 FR 1972713 CERTIFIED CREDIT REPOR XPN
 180ZB06603 CCR 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: _____

05/03/19 1 FR 1971155 CREDIT PLUS XPN
 243ZB00420 CREDITPLUS EFX

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

Additional Information: _____

05/02/19 1 ZM 00049997 MOVEMENT MORTGAGE 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: _____

03/27/19 1 ZM 00049997 MOVEMENT MORTGAGE TRU

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS EFX

Account Status & Activity:

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

Additional Information: _____

05/02/19 1 ZM 00049997 MOVEMENT MORTGAGE 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: TIFFANY LARA

Date Received: 07/10/19

NAME VARIATIONS

1 KNOWN ALIAS EFX
FORMER NAME: TIFANY LARA

Additional Information: _____

1 KNOWN ALIAS XPN
SIMILAR NAME: TIFFANY LARA BARCO

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: LARA TIFFANY MARIE

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

ADDRESS VARIATIONS

1 ADDRESS EFX
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221 FROM 04/19

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
1909 ARUBA DR D #D
EDINBURG TX 78541 FROM 10/12

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
14533 GAINESVILLE ST
HOUSTON TX 77015 FROM 12/15

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
1909 ARUBA DR D #D
EDINBURG TX 78541-3969 FROM 09/12

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
685 PO BOX 685
EDCOUCH TX 78538-0685 FROM 10/06

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221-3600 FROM 03/19

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

ADDRESS VARIATIONS

1 ADDRESS XPN
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221-3600 FROM 01/16

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
1909 ARUBA DR D #D
EDINBURG TX 78541-3969 FROM 10/12

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
1609 SHUNIOR RD
EDCOUCH TX 78538 FROM 01/07

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
1036 E ASHLEY LOT 9 RD
SAN ANTONIO TX 78221

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: TIFFANY LARA

Date Received: 07/10/19

Acknowledgement

Applicant's Signature: _____ Date: _____

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

07/10/19

Loan Number: 400026814

JOSE BARON
1036 E ASHLEY LOT 9 RD
SAN ANTONIO, TX 78221

Dear JOSE BARON

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 #:
719191230597411
LENDER CASE #:
400026814

DATE RECEIVED:07/10/19

DATE COMPLETED:07/10/19

APPLICANT

INPUT INFORMATION:
NAME: JOSE BARON
1036 E ASHLEY LOT 9 RD
SAN ANTONIO TX 78221

DOB:02/22/90

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

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	AARGON COLLECTION AGEN #2897182579 8668 SPRING MOUNTAIN RD LAS VEGAS NV 89117 (702) 220-7037	06/19		03/19	3767	3767	3767	3767E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	PHOENIX FINANCIAL SERV #59229290 8902 OTIS AVE STE 103A INDIANAPOLIS IN 46216 (855) 342-6567	07/19		05/19	875	875	875	875E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	I C SYSTEM INC #95224561 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		01/19	494	494	494	494E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	BAY AREA CREDIT SERVIC #99630266 (408) 392-4400	07/19		02/19	469	469	469	469E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

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	RCVL PER MNG #1200	07/19 COLLECTION ORIGINAL CREDITOR:		09/18	423	423	423	423E	OPN 09 TRU (XPN)	0				

Reason for delinquency: _____

1	COLLECTION #1172002531	07/19 UNPAID MEDICAL		07/17	346	346			09 EFX	0				
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Reason for delinquency: _____

1	CREDIT SYSTEMS INTL IN #120317366 1277 COUNTRY CLUB LN FORT WORTH TX 76112 (817) 496-6800	07/19 COLLECTION ORIGINAL CREDITOR:		12/18	323	323	323	323E	INS 09 COLLECTION ATTY XPN (EFX)	0				
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Reason for delinquency: _____

1	I C SYSTEM INC #96565731 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19 COLLECTION ORIGINAL CREDITOR:		03/19	300	300	300	300E	INS 09 COLLECTION ATTY XPN	0				
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Reason for delinquency: _____

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

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	IC SYSTEM INC #96568623 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		03/19	300	300	300	300E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	IC SYSTEM INC #96565737 PO BOX 64378 SAINT PAUL MN 55164 (844) 789-2126	07/19		03/19	234	234	234	234E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	SUN LOAN #9680 803 CASTROVILLE RD SAN ANTONIO TX 78237 (210) 434-7178	05/19	02/14	11/13	258	129	276	43E	INS 09 NOTE LOAN TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 07/31/2014														

Reason for delinquency: _____

1	SYNCB/SAMS #3280 PO BOX 965005 ORLANDO FL 32896 (800) 964-1917	03/14	07/12	05/12	500	0	0		REV 09 CHARGE ACCOUNT TRU (XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 11/02/2012														

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

07/10/19 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: _____

07/09/19 1 ZM 08180091 FBC MORTGAGE LLC TX TRU
FR 1972713 CERTIFIED CREDIT REPOR XPN
180ZB06603 CCR 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: _____

05/03/19 1 FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS EFX

Account Status & Activity:

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

Additional Information: _____

05/02/19 1 ZM 00049997 MOVEMENT MORTGAGE 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: _____

03/27/19 1 ZM 00049997 MOVEMENT MORTGAGE TRU

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS EFX

Account Status & Activity:

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

Additional Information: _____

05/02/19 1 ZM 00049997 MOVEMENT MORTGAGE 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: JOSE BARON

Date Received: 07/10/19

NAME VARIATIONS

1 KNOWN ALIAS TRU
KNOWN ALIAS: ANGEL BARRON

Additional Information: _____

1 KNOWN ALIAS XPN
SIMILAR NAME: JOSE BARRON

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: JOSE ANGEL

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

ADDRESS VARIATIONS

1 ADDRESS EFX
14533 GAINESVILLE ST
HOUSTON TX 77015 FROM 07/15

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
615 S SUGAR RD 86 #86
EDINBURG TX 78539 FROM 09/11

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221 FROM 10/17

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
615 S SUGAR RD 86 #86
EDINBURG TX 78539-5208 FROM 09/11

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221-3600 FROM 03/19

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
10360S ASHLEY RD 9 #9
SAN ANTONIO TX 78221 FROM 05/16

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

ADDRESS VARIATIONS

1 ADDRESS XPN
1036 E ASHLEY RD 9 #9
SAN ANTONIO TX 78221-3600 FROM 11/17

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
14533 GAINESVILLE ST
HOUSTON TX 77015-3113 FROM 10/14

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
5826 E RICHARDSON RD
EDINBURG TX 78542-1023 FROM 04/13

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
1036 E ASHLEY LOT 9 RD
SAN ANTONIO TX 78221

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: JOSE BARON

Date Received: 07/10/19

Acknowledgement

Applicant's Signature: _____ Date: _____