CBCInnovis
PO BOX 1667
PITTSBURGH PA 15230

CBCInnovis

Phone: Fax:

800-216-3463 800-688-7816

ID CROSS CHECK

PREPARED FOR:

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

IRVING TX 75039

ATTENTION:
RICHARD OROZCO

CHARGES:\$22.90 COMPUTER ID #: 719169102565406 LENDER CASE #:

400024768

DATE COMPLETED:06/18/19

DATE RECEIVED:06/18/19

REPORT TYPE: JOINT

APPLICANT CO-APPLICANT

FILE IDENTIFICATIONS

INPUT INFORMATION:

NAME: ORIE TAVORRIS HENRY

13400 BLANCO 1313 DR SAN ANTONIO TX 78216 DOB:06/09/68

INPUT INFORMATION:

NAME: CHIYANNA D HENRY 13400 BLANCO 1313 DR

13400 BLANCO 1313 DR SAN ANTONIO TX 78216 DOB:08/22/71

ORIE T HENRY 06/09/68 13400 BLANCO RD #1313 **EFX** 237-41-1598 SAN ANTONIO TX 78216 ORIE TAVORRIS HENRY 06/09/68 13400 BLANCO RD #1313 TRU 237-41-1598 SAN ANTONIO TX 78216-2184 13400 BLANCO RD #1313 ORIE T HENRY 06/09/68 XPN 237-41-1598 SAN ANTONIO TX 78216-2184 ORIE TAVORRIS HENRY NoRept LXN 13400 BLANCO RD #1313 CHIYANNA D HENRY 08/22/71 **EFX** 241-47-0400 SAN ANTONIO TX 78216 13400 BLANCO RD #1313 CHIYANNA DINYALE HENRY 08/22/71 TRU 241-47-0400 SAN ANTONIO TX 78216-2184 CHIYANNA D HENRY 13400 BLANCO RD #1313 08/22/71 XPN

CHIYANNA D HENRY NORept LXN

FRAUD ALERT

SAN ANTONIO TX 78216-2184

1 IDENTITY SCAN
IDENTITY SCAN DID NOT DETECT ANY ALERTS

HIGH RISK FRAUD ALERT
HAWK AVAILABLE AND CLEAR

8 IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS

3 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR

1 SSN ISSUANCE

241-47-0400

FIRST YEAR ISSUED: 1983

STATE ISSUED: NC

SSN ISSUANCE FIRST YEAR ISSUED: 1985

STATE ISSUED: NC

REGULATORY MESSAGES

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

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

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

XPN

EFX

TRU

EFX

TRU

EFX

EFX

PAGE 1

(1 of 12)

NAME: ORIE TAVORRIS HENRY NAME: CHIYANNA D HENRY

06/18/19 Date Received:

REGULATORY MESSAGES

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 ORIE TAVORRIS HENRY	Name Verification	Name Matched							
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found							
Address 13400 BLANCO 1313 DR	Address Verification	Possible Invalid Address							
SAN ANTONIO TX 78216	High Risk Address	Address Cleared							
Social Security Number 237-41-1598	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 06/09/68	Date of Birth Verification	Date of Birth Matched							
Phone Number	Phone Number Verification	?) No Input Provided							

Consumer IE) Verification	1						
Name ORIE T HENRY ORIE HENRY	Date First Received 05/05/05 04/20/01	Number Active Sources 1	Number Total Sources 2 1					
Address								
13400 BLANCO RD APT 1313 SAN ANTONIO TX 78216-2184	12/16/17	1	2					
414 DIXIE DR SELMA NC 27576-2308	11/30/12	1	1					
510 HOOD ST APT 2 SAN ANTONIO TX 78208-1700	06/30/17	0	1					
1540 W BITTERS RD APT 2717 SAN ANTONIO TX 78248-1586	08/31/16	0	1					
2102 KOONCE ST GOLDSBORO NC 27530-7266	06/30/13	0	1					
701 BLOUNT ST SMITHFIELD NC 27577-5301	11/30/09	0	1					
139 DAY ST APT 3 NEW HAVEN CT 06511-4578	08/08/09	0	1					
124 HERITAGE DR SMITHFIELD NC 27577-9403	01/31/08	0	1					
	Name ORIE T HENRY ORIE HENRY Address 13400 BLANCO RD APT 1313 SAN ANTONIO TX 78216-2184 414 DIXIE DR SELMA NC 27576-2308 510 HOOD ST APT 2 SAN ANTONIO TX 78208-1700 1540 W BITTERS RD APT 2717 SAN ANTONIO TX 78248-1586 2102 KOONCE ST GOLDSBORO NC 27530-7266 701 BLOUNT ST SMITHFIELD NC 27577-5301 139 DAY ST APT 3 NEW HAVEN CT 06511-4578 124 HERITAGE DR	ORIE T HENRY 05/05/05 ORIE HENRY 05/05/05/05 ORIC HENRY 05/05/05 ORIC HE	Name Date First Received Received Sources Sources OF,05/05/05 1 Number Active Received Sources Sources OF,05/05/05 1 ORIE T HENRY 05/05/05 05 1 1 Address 13400 BLANCO RD APT 1313 SAN ANTONIO TX 78216-2184 14 DIX 15 DR SELMA NC 27576-2308 11/30/12 1 1 510 HOOD ST APT 2 SAN ANTONIO TX 78208-1700 1540 W BITTERS RD APT 2717 SAN ANTONIO TX 78248-1586 08/31/16 0 0 2102 KOONCE ST GOLDSBORO NC 27530-7266 11/30/09 0 0 701 BLOUNT ST SMITHFIELD NC 27577-5301 139 DAY ST APT 3 NEW HAVEN CT 06511-4578 08/08/09 0 124 HERITAGE DR 01/31/08 0					

PAGE 2 (2 of 12)

CO-APPLICANT APPLICANT NAME: ORIE TAVORRIS HENRY NAME: CHIYANNA D HENRY Date Received: 06/18/19 Consumer ID Verification Address Address Date First Number Active Number Total Received Sources Sources 108 REGENCY PL 05/05/05 0 1 SMITHFIELD NC 27577-9407 104 HERITAGE DR 08/01/04 0 1 SMITHFIELD NC 27577-9403 53 WHITE OAK DR 11/01/02 0 1 SMITHFIELD NC 27577-4806

136 MAY DR

PO BOX 1825

000-00-1598

Date of Birth 06/09/68

?) Phone Number

Social Security Number

(919) 931-8873

SMITHFIELD NC 27577-7353

SMITHFIELD NC 27577-1825

	Oth an Marificant									
	Other Verification	ons								
Watch Lists (includes OFAC)										
1 ORIE TAVORRIS HENRY Watch Lists Searched/No Match Found										
High Risk Address										
13400 BLANCO 1313 DR SAN ANTONIO TX 78216	Address Cleared	Address Cleared								
SSA Issuance	State Of Issue	Issued Between	Input DOB							
237-41-1598	NORTH CAROLINA	1983–1984	06/09/68							
SSA Death Master										
237-41-1598	SSN Cleared									
	ORIE TAVORRIS HENRY High Risk Address 13400 BLANCO 1313 DR SAN ANTONIO TX 78216 SSA Issuance 237-41-1598 SSA Death Master	Watch Lists (includes OFAC) ORIE TAVORRIS HENRY Watch Lists Searched/ High Risk Address 13400 BLANCO 1313 DR Address Cleared SAN ANTONIO TX 78216 SSA Issuance State Of Issue 237-41-1598 NORTH CAROLINA SSA Death Master	ORIE TAVORRIS HENRY Watch Lists Searched/No Match Found High Risk Address 13400 BLANCO 1313 DR Address Cleared SAN ANTONIO TX 78216 State Of Issue Issued Between 237-41-1598 NORTH CAROLINA 1983-1984 SSA Death Master							

PAGE 3 (3 of 12)

02/28/01

10/26/00

10/26/00

02/13/04

07/31/15

0

0

2

2

1

1

1

3

3

2

NAME: ORIE TAVORRIS HENRY NAME: CHIYANNA D HENRY

Date Received: 06/18/19

Summary	

Cross Check Category	Result
Name Verification	Name Matched
Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
	Possible Invalid Address
Address Verification	Possible Invalid Address
High Risk Address	Address Cleared
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 Verification	Date of Birth Matched
Phone Number Verification	No Input Provided
	Name Verification Watch Lists (includes OFAC) Address Verification High Risk Address Social Security Verification Other Identities Linked to SSN SSA Issuance SSA Death Master

Consumer ID Verification

Name 8 CHIYANNA D HENRY CHIYANNA HENRY	Date First Received 02/28/01 04/20/01	Number Active Sources 3 0	Number Total Sources 5 1
Address			
8 13400 BLANCO RD APT 1313 SAN ANTONIO TX 78216-2184	08/31/17	3	3
701 BLOUNT ST SMITHFIELD NC 27577-5301	01/31/18	0	1
510 HOOD ST APT 2 SAN ANTONIO TX 78208-1700	06/30/17	0	1
2102 KOONCE ST GOLDSBORO NC 27530-7266	06/30/13	0	1
414 DIXIE DR SELMA NC 27576-2308	08/31/12	0	1
272 CARISSA DR SMITHFIELD NC 27577-9689	09/04/09	0	1
124 HERITAGE DR SMITHFIELD NC 27577-9403	01/31/06	0	1
108 REGENCY PL SMITHFIELD NC 27577-9407	03/31/05	0	1
53 WHITE OAK DR SMITHFIELD NC 27577-4806	03/03/04	0	1

PAGE 4

(4 of 12)

APPLICANT CO-APPLICANT NAME: **ORIE TAVORRIS HENRY** NAME: CHIYANNA D HENRY **Date Received:** 06/18/19 Consumer ID Verification \otimes Address **Date First** Number Active **Number Total** Received Sources Sources 136 MAY DR 02/28/01 0 1 SMITHFIELD NC 27577-7353 PO BOX 1825 10/26/00 2 SMITHFIELD NC 27577-1825

1707 S JOHN ST # A

Social Security Number

000-00-0400

Date of Birth

08/22/71

Phone Number

(919) 345-4124

(210) 710–2469

8

?) 8 GOLDSBORO NC 27530-7100

	(919) 934–7028	08/31/	09	0	2	
		Other Verificati	ons			
Ø	Watch Lists (includes OFAC)					
8	CHIYANNA D HENRY	No Match Found				
0	High Risk Address					
8	13400 BLANCO 1313 DR SAN ANTONIO TX 78216	Address Cleared				
Ø	SSA Issuance	State Of Issue	Issued Between		Input DOB	
8	241–47–0400	NORTH CAROLINA	1985–1986		08/22/71	
Ø	SSA Death Master					
8	241-47-0400	SSN Cleared				

ECOA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

DISCLOSURE

This report is governed by the Gramm-Leach-Bliley Act. It does not constitute a consumer report as defined by the Fair Credit Reporting Act (FCRA) and is not subject to the FCRA. This report should not be used as a basis upon which to make a decision of whether or not to extend credit or as a basis for taking any "adverse action" as that term is defined in the FCRA.

END OF REPORT

PAGE 5 (5 of 12)

05/24/00

05/24/00

11/19/05

06/30/17 05/05/18 0

3

3

0

1

5

5

1

CBCInnovis PO BOX 1667 PITTSBURGH PA 15230

CBCInnovis

Phone: 800-216-3463 Fax:

800-688-7816

INFILE CREDIT REPORT

PREPARED FOR:

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

IRVING TX 75039 ATTENTION: RICHARD OROZCO **CHARGES:**\$22.90 COMPUTER ID #: 719169102565406

LENDER CASE #: 400024768

DATE RECEIVED:06/18/19

DATE COMPLETED:06/18/19

APPLICANT

REPORT TYPE: JOINT

DOB:06/09/68

NAME: ORIE TAVORRIS HENRY

SSN: 237-41-1598 13400 BLANCO 1313 DR

INPUT INFORMATION:

SAN ANTONIO TX 78216

CURRENT ADDRESS: 13400 BLANCO RD #1313 SAN ANTONIO TX 78216-2184

SINCE:08/17

PREVIOUS ADDRESS:

1825 PO BOX 1825 SMITHFIELD NC 27577-1825

FROM:06/30/08

PREVIOUS ADDRESS:

414 DIXIE DR 27576 SELMA NC 27576-2308

FROM:01/31/12

INPUT INFORMATION:

NAME: CHIYANNA D HENRY

SSN: 241-47-0400 **DOB**:08/22/71

CO-APPLICANT

CO-APPLICANT'S EMPLOYMENT

13400 BLANCO 1313 DR SAN ANTONIO TX 78216

CURRENT ADDRESS:

13400 BLANCO RD #1313 SAN ANTONIO TX 78216-2184

SINCE:08/17

PREVIOUS ADDRESS:

272 CARISSA DR

SMITHFIELD NC 27577-9689

FROM:09/04/09

PREVIOUS ADDRESS:

701 BLOUNT ST

SMITHFIELD NC 27577-5301

FROM:06/30/08

EMPLOYMENT INFORMATION

PRESENT EMPLOYMENT:

ALAMO CUMMINITY COLLEGE

FROM:06/18/19

POSITION: ACADEMIC LAB

PREVIOUS EMPLOYMENT:

SAC/NO SEC JOB FROM:07/02/18

PRESENT EMPLOYMENT:

WALMART

FROM: 12/28/17

POSITION: APPARAL

PREVIOUS EMPLOYMENT:

NATIONWIDE FROM:06/11/08

CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	177	4,591	4,650	4	1	0	0
INSTALLMENT	1,137	63,041	63,910	18	6	1	1
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	5,783	5,783	15,765	1	0	0	0
TOTAL	7,097	73,415	84,325	23	7	1	1

#INQUIRIES #PUBLIC RECORDS 0 **#BANKRUPTCIES** 0 06/01/97 WORST TRADE 9 OLDEST DATE **#SATISFACTORIES:** 17 5,783 PAST DUES:

> PAGE 1 (6 of 12)

	Α	PPLICANT		CO-APPLICANT					
NAME S.S.N		HENRY		NAME: S.S.N:	CHIYANNA D HENRY 241-47-0400	Date Received:	06/18/19		
			sco	RING					
E C O A	596	14 LENGTH OF TI 18 NUMBER OF A	Brand FAIR ISAAC SCORE 2 OF BALANCE TO HIGH CRED ME ACCOUNTS HAVE BEEN E CCOUNTS WITH DELINQUEN ELINQUENCY IS TOO RECENT	STABLISHED CY			XPN		
E C O A	557	GH ON REVOLVING ACCOUN WN SHORT)	its	EFX					
E C O A	552 TransUnion CLASSIC 04 SCORE 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 12 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY 6 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS								
E C O A 8	612	13 TIME SINCE DI 10 PROPORTION	Brand CLASSIC 04 SCORE 'PUBLIC RECORD OR COLLE ELINQUENCY IS TOO RECENT OF REVOLVING BALANCES T CCOUNTS WITH DELINQUEN	WN	ЭH	TRU			
E C O A 8	589	13 TIME SINCE DI 18 NUMBER OF A	ELINQUENCY IS TOO RECENT CCOUNTS WITH DELINQUEN						
E C O A 8	578	18 NUMBER OF A 10 PROPORTION	Brand FAIR ISAAC SCORE 2 NQUENCY AND PUBLIC RECOCCOUNTS WITH DELINQUENOF BALANCE TO HIGH CREDOF LOAN BALANCES TO LOA	CY IT ON REVOL	VING ACCOUNTS		XPN		
			REGULATOR	Y MESSAGI	≣S				
1 F	ACT ACT:INPUT AD	DRESS DOES I	NOT MATCH FILE ADD	RESS(ES)			XPN		
	ACT ACT:THE NUMB		RIES ON THE CONSUME	ERS CRED	IT FILE HAS ADVERS	ELY	XPN		
8 F	ACT ACT:INPUT AD	DRESS DOES I	NOT MATCH FILE ADDR	RESS(ES)			XPN		
	ACT ACT:THE NUMB		RIES ON THE CONSUME	ERS CRED	IT FILE HAS ADVERS	ELY	XPN		
			PUBLIC RECOR	D INFORMA	TION				

NO PUBLIC RECORDS FOUND

PAGE 2 (7 of 12)

NAME:

NAME:

ORIE TAVORRIS HENRY 237-41-1598 CHIYANNA D HENRY 241-47-0400 S.S.N: S.S.N: Date Received: 06/18/19

CREDIT HISTORY

		PRESENT STATUS				HISTORICAL STATUS						
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 60 DAYS DAYS	90 DAYS
1	US DEPT OF ED/GLELSI #2850868217798581 PO BOX 7860 MADISON WI 53707 BYMAILONLY	05/19 DISP R	07/16 PTD RSI	09/14 - VD-COI	5613 NSUMER DIS	5819 SAGREES		M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	58	0 0 11111111111 111111111111	
1	CAPITAL ONE #1832 (804) 967-1000	05/19	05/19	11/17	3750	3729	0	V 122	REV 01 CREDIT CARD TRU (EFX,XPN)	17	0 0 11111111111 111111	0
1	WORTH FINANC #13514 11671 JOLLYVILLE RD AUSTIN TX 78759 (512) 494-1264	06/19	04/19	12/18	2122	2122	0	12 M 177	INS 01 NOTE LOAN TRU	6	0 0 11111111	0
1	CREDIT CENTRAL #512000308988900003	05/19	05/19	02/19	910	628		10 M 91	INS 01 UNSECURED XPN (EFX,TRU)	4	0 0 1111	0
1	CREDITONEBNK #5026 (888) 224-8125	05/19	05/19	10/18	600	589	0	V 30	REV 01 CREDIT CARD TRU (EFX,XPN)	7	0 0 11111111	0
1	CHILD SUPPORT ENF AG/N #6634329 PRESS 0 THEN REQUEST (919) 255-3800	05/19 COULD	10/18 NOT LC	02/16 CATE C	ONSUMER/N	368 IOW LOCA	TD	1 M 184	INS 01 CHILD SUPPORT XPN	88	0 0 11111111111 11111111111	
2	ACCEPTANCE NOW #710002989R0677101732 (800) 275-2696			12/16 10/01/20 SED REN	4931 018 TAL AGREE	0 MENT		36 M	INS 01 RENTAL AGREEMNT EFX (XPN,TRU)	29	0 0 11111111111 111111111111	
1	CHILD SUPPORT ENF AG/N #4400451 PRESS 0 THEN REQUEST (919) 255-3800	09/18 PAID A	11/17 CCOUN	07/18 [/ZERO E	BALANCE	0		1 M	INS 01 CHILD SUPPORT XPN	80	0 0 11111111111 111111111111	
1	CHILD SUPPORT ENF AG/N #2763656 PRESS 0 THEN REQUEST (919) 255-3800	03/15 PAID A	02/15 CCOUN	06/97 //ZERO E	BALANCE	0		0	INS 01 CHILD SUPPORT XPN	47	0 0 11111111111 111111111111	
1	CREDITCENTRL #512000308988900002 3534 FREDERICKSBUR SAN ANTONIO TX 78201 (210) 731–9006	02/19 CLOSE	02/19 D CLOS	11/18 ED DATE	910	0	0	10 M	INS 01 UNSECURED TRU (EFX,XPN)	3	0 0 1111	0
1	CREDITCENTRL #512000308988900001 3534 FREDERICKSBUR SAN ANTONIO TX 78201 (210) 731–9006	11/18 CLOSE	11/18 D CLOS	05/18 ED DATE	910	0	0	10 M	INS 01 SECURED TRU (EFX,XPN)	5	0 0 1111111	0

NAME:

NAME:

ORIE TAVORRIS HENRY 237-41-1598 CHIYANNA D HENRY 241-47-0400 S.S.N: S.S.N: Date Received: 06/18/19

CREDIT HISTORY

	PRESENT STATUS				HISTO	HISTORICAL STATUS							
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	EFS FINANCE #3187510041PA00002 900 EQUITABLE BUILDING DES MOINES IA 50309 (800) 243-7552	04/15 DISPUT 04/29/2		06/05 LVED RI	8876 EPORTED BY	0 Y GRANTOI	0 R CLOSED	285 M DATE:	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	32	0 111	0	0
1	MARINER FINANCE, LLC #800701205914 (844) 338-2080	SOLD		09/13 03/01/20 NER FIN	1	0		18 M	INS 01 SECURED EFX	11	0	0	0
8	NC STATE EMPLOYEES C #6179 (919) 839-5472	INACTI VARIAE	VITY	JSTABLE	500 16 ACCOUN RATE	0 T CLOSED	DUE TO	M	REV 01 UNSECURED EFX	85		0 111111 11111	
1	SECURITYFNCL #298921179 (864) 879-4334			03/14 Y ANOTH NER FIN	2414 HER LENDER IANCE	0 CLOSED I	0 DATE: 06/3	4 M 0/2014	INS 01 SECURED TRU	3	0 1111	0	0
1	SECURITYFNCL #280641179 (864) 879-4334	1 1		09/13 Y ANOTH NER FIN	1722 HER LENDER IANCE	0 CLOSED I	0 DATE: 03/1	8 M 5/2014	INS 01 SECURED TRU	6	0 11111	0 111	0
8	USDOE/GLELSI #2864827129798581 2401 INTERNATIONAL LANE MADISON WI 53704 (800) 236-4300	04/15 CLOSE	04/15 D CLOSI	09/14 ED DATE	4750 : 04/30/2015	0	0	0	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	7	0 11111	0 1111	0
8	FED LOAN SERV #4078222656FD00002 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	04/15	19339	22831		300 M	INS 01 EDUCATIONAL LN XPN (EFX)	45 05/17	11111	0 111111 1111X	
1	RANDOLPH BROOKS FCU #203079517 (800) 580-3300	06/19	05/19 RATE	03/18	21126	18353		72 M 414	INS 01 AUTO EFX (XPN,TRU)	02/19 03/19	1111 2	0 211111	0
8	ALLY FINCL #673927044423 P.O. BOX 380901 BLOOMINGTON MN 55438 (888) 925-2559	06/19 DISPUT	03/19 TE RESC	12/17 DLVED-C	14800 USTOMER D	12920 DISAGREES	0	72 M 271	INS 01 AUTO TRU (EFX,XPN)	08/18 09/18	1111 3 2	0 111112	0221

NAME: ORIE TAVORRIS HENRY

NAME: CHIYANNA D HENRY

S.S.N: 237-41-1598 S.S.N: 241-47-0400 06/18/19 Date Received:

CREDIT HISTORY

						PRESENT STATUS		PRESENT STATUS		PRESENT STATUS				HISTORICAL STATUS			
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV		60 DAYS	90 DAYS				
8	PNIX REC GRP #1943 1045 CHEEVER BLVD SAN ANTONIO TX 78217 (210) 822-8272	CREDI [*]		CALANTI	15765 NS, MEETS F	5783 CRA ORIG	5783 INAL	5783E	OPN 09 TRU (EFX,XPN)	0							
8	(804) 967-1000	06/19	05/19	04/18	300	273			REV 01 CREDIT CARD XPN (EFX,TRU)	01/19	11	0 121111	0				
1	MARINR FINC #800701385715 8211 TOWN CENTER DR NOTTINGHAM MD 21236 (844) 338-2080	12/16 CLOSE	12/16 D CLOSI	03/14 ED DATE	2414	0	0	24 M	INS 01 SECURED TRU (EFX)	30 02/16 12/15	3211 ² 3 2 11/	1 111111 111111 15 2					

	ADDITIONAL INFORMATION	
1	KNOWN ALIAS KNOWN ALIAS: ORIE TTAVORRIS HENRY	TRU
1	KNOWN ALIAS KNOWN ALIAS: ORIC HENRY	TRU
1	KNOWN ALIAS KNOWN ALIAS: HENRY T ORIE	TRU
1	KNOWN ALIAS NICKNAME: HENRY T ORIE	XPN
8	KNOWN ALIAS FORMER NAME: CHYIANNA HENRY	EFX
8	KNOWN ALIAS KNOWN ALIAS: CHYIANNA HENRY	TRU
8	KNOWN ALIAS KNOWN ALIAS: THIYANNA HENRY	TRU
8	KNOWN ALIAS KNOWN ALIAS: CHIYANNA D WHITLEY	TRU
8	KNOWN ALIAS KNOWN ALIAS: CHIYANNA D WHITLEY	XPN
8	KNOWN ALIAS KNOWN ALIAS: D CHIYANNE	XPN
8	KNOWN ALIAS NICKNAME: HENRY CHIYANNA	XPN

CONSUMER REFERRAL INFORMATION

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

EFX

PAGE 5 (10 of 12)

NAME: ORIE TAVORRIS HENRY

NAME: CHIYANNA D HENRY

CONSUMER REFERRAL INFORMATION

TRANSUNION TRU

HTTP://www.TRANSUNION.COM 2 BALDWIN PLACE, P.O. BOX 1000

CHESTER, PA 19016 800-888-4213

EXPERIAN XPN

WWW.EXPERIAN.COM

701 EXPERIAN PARKWAY, P.O. BOX 2002

ALLEN, TX 75013-0036

888-397-3742

LEXISNEXIS RISK SOLUTIONS BUREAU LLC
PROVIDER OF LIEN AND JUDGMENT RECORDS

LXN

PO BOX 105108 ATLANTA, GA 30348-5108

866-897-8126

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

PAGE 6 (11 of 12)

	APPI	LICANT		CO-APPLICANT			
NAME: ORIE TAVO	RRIS HEI	NRY		NAME:	CHIYANNA D HENRY	Date Received:	06/18/19
			INQUIRY STA	TUS UPDAT	E		
DATE ECOA	КОВ	MEMBER-NO					
06/18/19 1	QM	02004946	PLANET HOME L	ENDING,			TRU
Account Status & no new debt r new debt open new debt open	esulted ed and	d from this in already on cr	edit report				
06/08/19 4	FM	01207005	KBHS HOME LOA	NS LLC			TRU
Account Status & no new debt r new debt open new debt open	esulted ed and	d from this in already on cr	edit report				
06/08/19 1	FR	3996926 181ZB06107	CREDCO CREDCO				XPN EFX
Account Status & no new debt r new debt open new debt open	esulted ed and	d from this in already on cr	edit report				
Acknowledgement							
Applicant's Signature:					Date:		
Applicant's Name:							
	rint)						
Co-Applicant's Signature:					Date:		
Co-Applicant's Name:	(Print)						

END OF INQUIRY STATUS UPDATE

PAGE 1

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

06/18/19 Loan Number: 400024768

ORIE HENRY 13400 BLANCO 1313 DR SAN ANTONIO, TX 78216

Dear ORIE HENRY

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

 CBCInnovis
 CBCInnovis
 Phone:
 800-216-3463

 PO BOX 1667
 Fax:
 800-688-7816

PITTSBURGH PA 15230					
INFILE CREDIT REPORT					
PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD			DATE RECEIVED:06/18/19		
SUITE 240		COMPUTER ID #:	DATE COMPLETED:06/18/19		
IRVING TX 75039 ATTENTION:		719169102565406 LENDER CASE #:			
RICHARD OROZCO	REPORT TYPE:INDIVIDUAL	400024768			
APPLICA	NT				
INPUT INFORMATION: NAME: ORIE HENRY 13400 BLANCO 1313 DR SAN ANTONIO TX 78216	DOB :06/09/68				

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

PAGE 1 (1 of 7)

APPLICANT

NIA BAT.	ODIE LIENDY
NAME:	ORIE HENRY

Date Received:

06/18/19

DEROGATORY SUMMARY

						PRESENT	STATUS			HIST	ORICAI	L STAT	rus
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	RANDOLPH BROOKS FCU #203079517	06/19	05/19	03/18	21126	18353			INS 01 AUTO EFX (XPN,TRU)	15 02/19	1111	0 ?11111	0
	(800) 580–3300	FIXED	RATE							03/19	9 2		

Re	eason for delinquency:									
1	MARINR FINC #800701385715 8211 TOWN CENTER DR NOTTINGHAM MD 21236 (844) 338-2080	12/16 CLOSE	12/16 D CLOS	03/14 ED DATE	2414 :: 12/13/2016	0	0	24 M	INS 01 SECURED TRU (EFX)	30 2 1 0 1111111111121 321111111111 02/16 2 11/15 2 12/15 3
Re	eason for delinquency:									

END OF DEROGATORY REPORT

PAGE 1 (2 of 7)

	APP	LICANT						
NAME: ORIE HE	ENRY			Date Received:	06/18/19			
			INQUIRY STATUS UPDATE					
DATE EC	ОА КОВ	MEMBER-NO						
06/18/19 1	QM	02004946	PLANET HOME LENDING,		TRU			
□ no new debt□ new debt op□ new debt op	Account Status & Activity: no new debt resulted from this inquiry new debt opened and already on credit report new debt opened but has not been reported yet Additional Information:							
06/08/19 4 06/08/19 1	FM FR	01207005 3996926 181ZB06107	KBHS HOME LOANS LLC CREDCO CREDCO		TRU XPN EFX			
Account Status & Activity: no new debt resulted from this inquiry new debt opened and already on credit report new debt opened but has not been reported yet Additional Information:								
Additional Inf	ormation	:						

END OF INQUIRY STATUS UPDATE

PAGE 1

(3 of 7)

APPLICANT		
NAME: ORIE HENRY	Date Received:	06/18/19
NAME VARIATIONS		
1 KNOWN ALIAS KNOWN ALIAS: ORIE TTAVORRIS HENRY		TRU
Additional Information:		
1 KNOWN ALIAS KNOWN ALIAS: ORIC HENRY		TRU
Additional Information:		
1 KNOWN ALIAS KNOWN ALIAS: HENRY T ORIE		TRU
Additional Information:		
1 KNOWN ALIAS NICKNAME: HENRY T ORIE		XPN
Additional Information:		

PAGE 1

APPLICANT			
NAME: ORIE HENRY		Date Received:	06/18/19
	ADDRESS VARIATIONS		
1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216 Own Rent Additional Information:	RENT FROM 09/17		EFX
Address Institute Institut			
1 ADDRESS 510 HOOD ST 2 #2 SAN ANTONIO TX 78208 Own Rent	FROM 08/17		EFX
Additional Information:			
1 ADDRESS 1540 W BITTERS RD 2717 #2717 SAN ANTONIO TX 78248 Own Rent	FROM 07/16		EFX
Additional Information:			
1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216-2184 Own Rent	FROM 08/17		TRU
Additional Information:			
1 ADDRESS 1825 PO BOX 1825 SMITHFIELD NC 27577-1825 Own Rent	FROM 06/08		TRU
Additional Information:			
1 ADDRESS 414 DIXIE DR 27576 #27576 SELMA NC 27576-2308 Own Rent	FROM 01/12		TRU
Additional Information:			

PAGE 1

(5 of 7)

APPLICANT			
NAME: ORIE HENRY		Date Received:	06/18/19
	ADDRESS VARIATIONS		
1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216-2184 ☐ Own ☐ Rent	FROM 09/17		XPN
Additional Information:			
1 ADDRESS 510 HOOD ST APT APT2 SAN ANTONIO TX 78208-1700 □ Own □ Rent	FROM 04/17		XPN
Additional Information:			
1 ADDRESS 1540 W BITTERS RD 2717 #2717 SAN ANTONIO TX 78248-1586 ☐ Own ☐ Rent	FROM 10/15		XPN
Additional Information:			
1 ADDRESS 13400 BLANCO 1313 DR SAN ANTONIO TX 78216 Own Rent			LXN
Additional Information:			

END OF ADDRESS VARIATIONS REPORT

PAGE 2

(6 of 7)

APPLICANT			
NAME: ORIE HENRY		Date Received:	06/18/19
Acknowledgement			
Applicant's Signature:		Date:	
	DAGE 1		(7 of 7)

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

06/18/19 Loan Number: 400024768

CHIYANNA HENRY 13400 BLANCO 1313 DR SAN ANTONIO, TX 78216

Dear CHIYANNA HENRY

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

CBCInnovis	CBCInnovis	Phone:	800-216-3463
PO BOX 1667		Fax:	800-688-7816
PITTSBURGH PA 15230			

INFILE CREDIT REPOR	T
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PREPARED FOR:
PLANET HOME LENDING, LLC
400 E LAS COLINAS BLVD
SUITE 240

IRVING TX 75039 **ATTENTION:** RICHARD OROZCO COMPUTER ID #: 719169102565406 LENDER CASE #: 400024768 DATE RECEIVED:06/18/19

DATE COMPLETED:06/18/19

APPLICANT

INPUT INFORMATION: NAME: CHIYANNA HENRY 13400 BLANCO 1313 DR SAN ANTONIO TX 78216

DOB:08/22/71

REPORT TYPE: INDIVIDUAL

DISPUTE SUMMARY

						PRESENT	STATUS			HIST	ORICA	L STAT	rus
E	ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE	NO MOS HIST REV		60 DAYS	90 DAYS
	PNIX REC GRP #1943 1045 CHEEVER BLVD SAN ANTONIO TX 78217 (210) 822-8272	CREDI		CALANTI	15765 NS, MEETS F	5783 FCRA ORIG	5783 INAL		OPN 09 TRU (EFX,XPN)	0			

Reason for dispute:	:		
<u> </u>			

END OF DISPUTE REPORT

APPLICANT

NAME: CHIYANNA HENRY

Date Received:

06/18/19

HISTORICAL STATUS

DEROGATORY SUMMARY

PRESENT STATUS

ECOA	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT		AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS DAYS
1	FED LOAN SERV #4078222656FD00002 PO BOX 60610 HARRISBURG PA 17106 (800) 699-2908	05/19	05/19	04/15	19339	22831		300 M	INS 01 EDUCATIONAL LN XPN (EFX)	45 0 0 1 11111111111X 111111111XXXX 05/17 4
Re	Reason for delinquency:									
2	ALLY FINCL #673927044423 P.O. BOX 380901 BLOOMINGTON MN 55438 (888) 925-2559	06/19 DISPUT	03/19 TE RESC	12/17 DLVED-C	14800 USTOMER D	12920 DISAGREES	0	72 M 271	INS 01 AUTO TRU (EFX,XPN)	15 2 0 0 111111111221 1111 08/18 2 09/18 2
Re	Reason for delinquency:									
1	PNIX REC GRP #1943 1045 CHEEVER BLVD SAN ANTONIO TX 78217 (210) 822-8272	CREDI	ISPUTEI FOR: ESI	CALANTI	15765 NS, MEETS F	5783 FCRA ORIG	5783 INAL	5783E	OPN 09 TRU (EFX,XPN)	0
Reason for delinquency:										
1	CAPITAL ONE BANK USA N #4750	06/19	05/19	04/18	300	273		V 25	REV 01 CREDIT CARD XPN (EFX,TRU)	14 1 0 0 111112111111 11 01/19 2
Re	Reason for delinquency:									

END OF DEROGATORY REPORT

PAGE 1

(2 of 7)

APPLICANT							
NAME: CHIYANNA HENRY	Date Received: 06/18/19						
INQUIRY STATUS	UPDATE						
DATE ECOA KOB MEMBER-NO							
06/18/19 1 QM 02004946 PLANET HOME LENDI	NG, TRU						
Account Status & Activity: no new debt resulted from this inquiry new debt opened and already on credit report new debt opened but has not been reported yet Additional Information:							
06/08/19 4 FM 01207005 KBHS HOME LOANS L 06/08/19 1 FR 3996926 CREDCO 181ZB06107 CREDCO	LC TRU XPN EFX						
Account Status & Activity: no new debt resulted from this inquiry new debt opened and already on credit report new debt opened but has not been reported yet Additional Information:							

END OF INQUIRY STATUS UPDATE

PAGE 1

(3 of 7)

	APPLICANT		
NAME: C	HIYANNA HENRY	Date Received:	06/18/19
	NAME VARIATIONS		
	ALIAS R NAME: CHYIANNA HENRY		EFX
Additiona	Information:		
	ALIAS ALIAS: CHYIANNA HENRY		TRU
Additiona	Information:		
1 KNOWN KNOWN	ALIAS ALIAS: THIYANNA HENRY		TRU
Additiona	Information:		
	ALIAS ALIAS: CHIYANNA D WHITLEY		TRU
Additiona	Information:		
	ALIAS ALIAS: CHIYANNA D WHITLEY		XPN
Additiona	Information:		
1 KNOWN KNOWN	ALIAS ALIAS: D CHIYANNE		XPN
Additiona	Information:		
1 KNOWN	ALIAS ME: HENRY CHIYANNA		XPN
Additiona	Information:		

END OF NAME VARIATIONS REPORT

PAGE 1

(4 of 7)

APPLICANT			
NAME: CHIYANNA HENRY		Date Received:	06/18/19
ADDF	RESS VARIATIONS		
1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216 Own Rent Additional Information:	FROM 09/17		EFX
1 ADDRESS 1540 W BITTERS RD 2717 #2717 SAN ANTONIO TX 78248 Own Rent	FROM 12/16		EFX
Additional Information:			
1 ADDRESS 701 BLOUNT ST SMITHFIELD NC 27577 Own Rent Additional Information:	FROM 06/15		EFX
1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216-2184 □ Own □ Rent	FROM 08/17		TRU
Additional Information:			
1 ADDRESS 272 CARISSA DR SMITHFIELD NC 27577-9689 Own Rent	FROM 09/09		TRU
Additional Information:			
☐ Own ☐ Rent	FROM 06/08		TRU
Additional Information:			

PAGE 1

(5 of 7)

NAME: CHIYANNA HENRY ADDRESS ADDRESS VARIATIONS 1 ADDRESS 13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216-2184 FROM 09/17 Own Rent Additional Information: 1 ADDRESS 124 HERITAGE DR SMITHFIELD NC 27577-9403 FROM 12/07 Own Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR SAN ANTONIO TX 78216	CUIVANNA LIFNDY	
1 ADDRESS	Date Receive	ed: 06/18/19
13400 BLANCO RD 1313 #1313 SAN ANTONIO TX 78216-2184 OWN Rent Additional Information: 1 ADDRESS 124 HERITAGE DR SMITHFIELD NC 27577-9403 OWN Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 OWN Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 OWN Rent Additional Information:	ADDRESS VARIATIONS	
1 ADDRESS 124 HERITAGE DR SMITHFIELD NC 27577-9403 FROM 12/07 Own Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR) BLANCO RD 1313 #1313	XPN
124 HERITAGE DR SMITHFIELD NC 27577-9403 Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 COWN Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 COWN Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR	al Information:	
124 HERITAGE DR SMITHFIELD NC 27577-9403 Own Rent Additional Information: 1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR		
1 ADDRESS 108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR	HERITAGE DR	XPN
108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR	al Information:	
108 REGENCY PL SMITHFIELD NC 27577-9407 FROM 03/05 Own Rent Additional Information: 1 ADDRESS 13400 BLANCO 1313 DR		
1 ADDRESS 13400 BLANCO 1313 DR	REGENCY PL	XPN
13400 BLANCO 1313 DR	al Information:	
13400 BLANCO 1313 DR		
□ Own □ Rent) BLANCO 1313 DR	LXN
Additional Information:	al Information:	

END OF ADDRESS VARIATIONS REPORT

PAGE 2

	APPLICANT			
NAME:	CHIYANNA HENRY		Date Received:	06/18/19
Acknowled	lgement			
	: Signature:		Date:	
		PAGE 1		(7 of 7)