**CBCInnovis** PO BOX 1667 PITTSBURGH PA 15230

#### **CBCInnovis**

Fax:

Phone: 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 #: 719156215639056 LENDER CASE #:

400023747

DATE COMPLETED:06/05/19

DATE RECEIVED:06/05/19

**REPORT TYPE: JOINT** 

CO-APPLICANT

INPUT INFORMATION:

NAME: JOSE J FIGUEROA 4111 BEAR OAK PATH SAN ANTONIO TX 78223

DOB:02/13/72

**APPLICANT** 

INPUT INFORMATION: NAME: YADIRA FIGUEROA

4111 BEAR OAK PATH

DOB:06/19/77

SAN ANTONIO TX 78223

|                                   |          | FILE IDENTIFICATIONS                            |        |     |
|-----------------------------------|----------|---|--------|-----|
| JOSE J FIGUEROA<br>618–40–0138    | 02/13/72 | 4111 BEAR OAK #PATH<br>SAN ANTONIO TX 78223     |        | EFX |
| JOSE JUAN FIGUEROA<br>618-40-0138 | 02/13/72 | 4111 BEAR OAK PA<br>SAN ANTONIO TX 78223–2362   |        | TRU |
| JOSE FIGUEROA<br>618-40-0138      | 02/13/72 | 4111 BEAR OAK PATCH<br>SAN ANTONIO TX 78223     |        | XPN |
| JOSE J FIGUEROA                   |          |   | NoRept | LXN |
| YADIRA V FIGUEROA<br>611-43-1715  | 06/19/77 | 4111 BEAR OAK #PATH<br>SAN ANTONIO TX 78223     |        | EFX |
| YADIRA V FIGUEROA<br>611-43-1715  | 06/19/77 | 1569 165TH AV<br>SAN LEANDRO CA 94578-3115      |        | TRU |
| YADIRA FIGUEROA<br>611-43-1715    | 06/19/77 | 4111 BEAR OAK PATH<br>SAN ANTONIO TX 78223–2362 |        | XPN |
| YADIRA FIGUEROA                   |          |   | NoRept | LXN |

| YA | ADIRA FIGUEROA  | NoRept | LXN |
|----|---|--------|-----|
|    | FRAUD ALERT   |        |     |
| 1  | IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS       |        | EFX |
| 1  | HIGH RISK FRAUD ALERT<br>HAWK AVAILABLE AND CLEAR           |        | TRU |
| 8  | IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS       |        | EFX |
| 8  | HIGH RISK FRAUD ALERT<br>HAWK AVAILABLE AND CLEAR           |        | TRU |
| 1  | SSN ISSUANCE<br>FIRST YEAR ISSUED: 1990<br>STATE ISSUED: CA |        | EFX |
| 8  | SSN ISSUANCE<br>FIRST YEAR ISSUED: 2004<br>STATE ISSUED: CA |        | 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 |  |  |  |  |  |  |  |  |  |
| 1 | FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE  | XPN |  |  |  |  |  |  |  |  |  |

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|             | APPI                                       | LICANT   | CO-APPLICANT              |             |                     |                         |               |  |
|-------------|--|--|---------------------------|-------------|---------------------|-------------------------|---------------|--|
| NAI         | ME: JOSE J FIGUEROA                        |  | NAME:                     | YADIRA FIGU |                     | e Received:             | 06/05/19      |  |
|             |  | REGULATOR  | Y MESSAGES                |             |                     |                         |               |  |
| 8           | FACT ACT:THE NUMBER AFFECTED THE CREDIT    | OF INQUIRIES ON THE CONSUME SCORE                          | RS CREDIT                 | FILE HAS    | ADVERSELY           |                         | EFX           |  |
| 8           |  | OF INQUIRIES ON THE CONSUME<br>SCORE WITH NO DEROGATORY IN |                           |             |                     |                         | TRU           |  |
| 8           | FACT ACT:THE NUMBER<br>AFFECTED THE CREDIT | OF INQUIRIES ON THE CONSUME<br>SCORE                       | RS CREDIT                 | FILE HAS    | ADVERSELY           |                         | XPN           |  |
|             |  | Sumi   | mary                      |             |                     |                         |               |  |
| Inp         | ut Information                             | Cross Check Category                                       |                           |             | Resul               | t                       |               |  |
| Nan<br>1 JC | me<br>OSE J FIGUEROA                       | Name Verification  |                           |             | <b>Ø</b>            | Name Matched            |               |  |
|             |  | Watch Lists (includes OFAC)                                |                           |             |                     | Watch Lists Searc       | hed/No Match  |  |
| 411         | dress<br>1 BEAR OAK PATH                   | Address Verification                                       |                           |             | 8                   | Address not Match       | ned           |  |
| SAN         | N ANTONIO TX 78223                         | High Risk Address  |                           |             | <b>Ø</b>            | Address Cleared         |               |  |
|             | cial Security Number<br>-40-0138           | Social Security Verification                               |                           |             | <b>Ø</b>            | SSN Matched             |               |  |
|             |  | Other Identities Linked to SSN                             |                           |             |                     | Cleared/No Other<br>SSN | IDs Linked to |  |
|             |  | SSA Issuance   |                           |             | <b>Ø</b>            | SSN Issued              |               |  |
|             |  | SSA Death Master   |                           |             | <b>Ø</b>            | SSN Cleared             |               |  |
| 1           | <b>e of Birth</b><br>13/72                 | Date of Birth Verification                                 |                           |             | <b>Ø</b>            | Date of Birth Matc      | hed           |  |
| Pho         | one Number                                 | Phone Number Verification                                  | Phone Number Verification |             | ?)                  | No Input Provided       |               |  |
|             |  | Consumer IE  | ) Verification            |             |                     |                         |               |  |
|             | Name                                       |  |                           |             | Date First          | Number Activ            |               |  |
| 1           | JOSE JUAN FIGUEROA                         |  |                           |             | Received 04/30/0    |                         | Sources<br>1  |  |
|             | JOSE FIGUEROA<br>JOSE J FIGUEROA           |  |                           |             | 07/01/01<br>04/08/9 |                         | 1<br>1        |  |
| 8           | Address                                    |  |                           |             |                     |                         |               |  |
| 1           | 3277 LYNDE ST<br>OAKLAND CA 94601-273      | 30   |                           |             | 07/25/18            | 8 0                     | 1             |  |
|             | 1569 165TH AVE<br>SAN LEANDRO CA 94578     | 3–3115   |                           |             | 04/16/1             | 6 0                     | 1             |  |
|             | 26676 VOLTAIRE ST<br>HAYWARD CA 94544-352  | 21   |                           |             | 10/12/1             | 3 0                     | 1             |  |
|             | 3280 LYNDE ST<br>OAKLAND CA 94601-273      | 32   |                           |             | 11/30/10            | 0 0                     | 1             |  |
|             | 2457 63RD AVE<br>OAKLAND CA 94605-141      | 10   |                           |             | 07/31/08            | 8 0                     | 1             |  |

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## APPLICANT CO-APPLICANT

NAME: JOSE J FIGUEROA

NAME: YADIRA FIGUEROA

Date Received: 06/05/19

Consumer ID Verification

| 8        | Address   | Date First<br>Received | Number Active<br>Sources | Number Total<br>Sources |
|----------|---|------------------------|--------------------------|-------------------------|
|          | 3610 MANCHESTER DR<br>SAN ANTONIO TX 78223-4033 | 01/09/07               | 0                        | 1                       |
|          | 2610 MANCHESTER DR<br>SAN ANTONIO TX 78223      | 08/26/06               | 0                        | 1                       |
|          | 16523 EVERTON ST<br>DELHI CA 95315-9263         | 01/31/06               | 0                        | 1                       |
|          | 2983 ORCHID LN<br>TURLOCK CA 95382-7391         | 07/31/04               | 0                        | 1                       |
|          | 9198 NOTTINGHAME AVE<br>DELHI CA 95315          | 07/31/04               | 0                        | 1                       |
|          | 9198 TOTTENHAM AVE<br>DELHI CA 95315-9272       | 12/01/03               | 0                        | 1                       |
|          | 1528 38TH AVE<br>OAKLAND CA 94601-3548          | 03/24/03               | 0                        | 1                       |
|          | 2036 45TH AVE<br>OAKLAND CA 94601-4608          | 04/08/99               | 0                        | 1                       |
| <b>Ø</b> | Social Security Number                          |                        |                          |                         |
| 1        | 000-00-0138                                     | 04/08/99               | 0                        | 1                       |
| <b>Ø</b> | Date of Birth                                   |                        |                          |                         |
| 1        | 02/13/72  | 02/10/04               | 0                        | 1                       |
| 3)       | Phone Number                                    |                        |                          |                         |
| 1        | (510) 927–8308<br>(510) 541–3836                | 07/25/18<br>06/16/17   | 0                        | 1<br>1                  |

|          | Watch Lists (includes OFAC)                |                                     |                |           |  |  |  |  |  |
|----------|--|-------------------------------------|----------------|-----------|--|--|--|--|--|
| 1        | JOSE J FIGUEROA                            | Watch Lists Searched/No Match Found |                |           |  |  |  |  |  |
| <b>(</b> | High Risk Address                          |                                     |                |           |  |  |  |  |  |
| 1        | 4111 BEAR OAK PATH<br>SAN ANTONIO TX 78223 | Address Cleared                     |                |           |  |  |  |  |  |
|          | SSA Issuance                               | State Of Issue                      | Issued Between | Input DOB |  |  |  |  |  |
| 1        | 618-40-0138                                | CALIFORNIA                          | 1989–1991      | 02/13/72  |  |  |  |  |  |
| 0        | SSA Death Master                           |                                     |                |           |  |  |  |  |  |
| 1        | 618-40-0138                                | SSN Cleared                         |                |           |  |  |  |  |  |

Other Verifications

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#### **APPLICANT CO-APPLICANT** NAME: JOSE J FIGUEROA NAME: YADIRA FIGUEROA 06/05/19 Date Received: Summary Result **Cross Check Category** Input Information Name 8 YADIRA FIGUEROA Name Matched Name Verification Watch Lists Searched/No Match Watch Lists (includes OFAC) Found Address 4111 BEAR OAK PATH Address Verification Address not Matched SAN ANTONIO TX 78223

| SAN ANTONIO TX 78223      |                                |          |                                    |
|---------------------------|--------------------------------|----------|------------------------------------|
| 5/41/14/16/14/6 1/X/16226 | High Risk Address              | <b>Ø</b> | Address Cleared                    |
| Social Security Number    |                                |          |                                    |
| 611-43-1715               | Social Security Verification   | ⋖        | SSN Matched                        |
|                           | Other Identities Linked to SSN | <b>Ø</b> | Cleared/No Other IDs Linked to SSN |
|                           | SSA Issuance                   | <b>Ø</b> | SSN Issued                         |
|                           | SSA Death Master               | <b>Ø</b> | SSN Cleared                        |
| Date of Birth             |                                |          |                                    |
| 06/19/77                  | Date of Birth Verification     | ♥        | Date of Birth Matched              |
| Phone Number              |                                |          |                                    |
|                           | Phone Number Verification      | 3)       | No Input Provided                  |
|                           |                                |          |                                    |
|                           | Consumer ID Verification       |          |                                    |
|                           |                                |          |                                    |

| <b>O</b> | Name   | Date First<br>Received | Number Active<br>Sources | Number Total<br>Sources |
|----------|--|------------------------|--------------------------|-------------------------|
| 8        | YADIRA FIGUEROA<br>YADIRA V FIGUEROA         | 05/13/06<br>09/27/05   | 0                        | 1<br>2                  |
| 3        | Address                                      |                        |                          |                         |
| 8        | 1569 165TH AVE<br>SAN LEANDRO CA 94578-3115  | 05/27/16               | 0                        | 2                       |
|          | 1545 165TH AVE<br>SAN LEANDRO CA 94578-3183  | 05/12/16               | 0                        | 1                       |
|          | 26676 VOLTAIRE ST<br>HAYWARD CA 94544-3521   | 10/12/13               | 0                        | 1                       |
|          | 3280 LYNDE ST<br>OAKLAND CA 94601-2732       | 10/13/12               | 0                        | 1                       |
|          | 3277 LYNDE ST<br>OAKLAND CA 94601-2730       | 09/01/09               | 0                        | 1                       |
|          | 3277 LINDEN ST<br>OAKLAND CA 94608-4228      | 03/17/08               | 0                        | 1                       |
|          | 2457 63RD AVE<br>OAKLAND CA 94605-1410       | 03/12/08               | 0                        | 1                       |
|          | 3112 MONTICELLO AVE<br>OAKLAND CA 94619-3344 | 10/03/07               | 0                        | 1                       |
|          | 3513 WAITH HEAVEN AVE<br>CERES CA 95307      | 09/27/07               | 0                        | 1                       |

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# APPLICANT NAME: JOSE J FIGUEROA Consumer ID Verification Consumer ID Verification Date First Number Active Number To Received Sources Sources 2983 ORCHID LN THIN OCK, CA 95383, 7301

| 8        | Address   | Date First<br>Received | Number Active<br>Sources | Number Total<br>Sources |
|----------|---|------------------------|--------------------------|-------------------------|
|          | 2983 ORCHID LN TURLOCK CA 95382-7391            | 08/23/06               | 0                        | 1                       |
|          | 3610 MANCHESTER DR<br>SAN ANTONIO TX 78223-4033 | 08/23/06               | 0                        | 1                       |
|          | 3513 WHITEHAVEN AVE<br>CERES CA 95307-7408      | 08/06/06               | 0                        | 1                       |
|          | 16523 EVERTON ST<br>DELHI CA 95315-9263         | 02/06/06               | 0                        | 1                       |
|          | 9198 TOTTENHAM AVE<br>DELHI CA 95315-9272       | 09/27/05               | 0                        | 1                       |
| <b>Ø</b> | Social Security Number                          |                        |                          |                         |
| 8        | 000-00-1715                                     | 11/07/05               | 0                        | 2                       |
| 0        | Date of Birth                                   |                        |                          |                         |
| 8        | 06/19/77  | 11/07/05               | 0                        | 2                       |
| 3)       | Phone Number                                    |                        |                          |                         |
| 8        | (510) 541–3836                                  | 02/12/14               | 0                        | 1                       |

#### Other Verifications Watch Lists (includes OFAC) Watch Lists Searched/No Match Found YADIRA FIGUEROA High Risk Address Address Cleared 4111 BEAR OAK PATH SAN ANTONIO TX 78223 State Of Issue Input DOB SSA Issuance Issued Between 611-43-1715 **CALIFORNIA** 2004-2004 06/19/77 SSA Death Master 611-43-1715 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**

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**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 #: 719156215639056 LENDER CASE #:

DATE COMPLETED:06/05/19

**DATE RECEIVED:**06/05/19

**REPORT TYPE: JOINT** 

400023747

**APPLICANT** 

INPUT INFORMATION: NAME: JOSE J FIGUEROA

**SSN:** 618-40-0138 4111 BEAR OAK PATH

**DOB**:02/13/72

SAN ANTONIO TX 78223

**CURRENT ADDRESS:** 4111 BEAR OAK PA

SAN ANTONIO TX 78223-2362

SINCE:02/19

**PREVIOUS ADDRESS:** 

1569 165TH AV

SAN LEANDRO CA 94578-3115

FROM:04/16/16

**PREVIOUS ADDRESS:** 

26676 VOLTAIRE ST HAYWARD CA 94544-3521

FROM:08/31/13

INPUT INFORMATION:

NAME: YADIRA FIGUEROA

**SSN**: 611-43-1715 **DOB**:06/19/77

CO-APPLICANT

4111 BEAR OAK PATH SAN ANTONIO TX 78223

**CURRENT ADDRESS:** 

1569 165TH AV

SAN LEANDRO CA 94578-3115

**SINCE:**05/16

**PREVIOUS ADDRESS:** 

2457 63RD AV

OAKLAND CA 94605-1410

FROM:03/12/08

**PREVIOUS ADDRESS:** 

2983 ORCHID LN

TURLOCK CA 95382-7391

FROM:02/02/07

**EMPLOYMENT INFORMATION** 

CO-APPLICANT'S EMPLOYMENT

PRESENT EMPLOYMENT:

**HALLIBURTON** FROM: 11/26/18

POSITION: DRIVER

PREVIOUS EMPLOYMENT:

JC

FROM:02/03/15

PRESENT EMPLOYMENT: **HUG YATES** 

FROM: 11/26/18

POSITION: CNA

**CREDIT SUMMARY** 

|             | PAYMENTS | BALANCES | LIMITS | TRADES | 30 | 60 | 90 |
|-------------|----------|----------|--------|--------|----|----|----|
| REVOLVING   | 337      | 6,842    | 8,550  | 7      | 4  | 0  | 0  |
| INSTALLMENT | 477      | 2,275    | 5,724  | 16     | 8  | 0  | 0  |
| REAL ESTATE | 0        | 0        | 0      | 0      | 0  | 0  | 0  |
| OPEN/OTHER  | 4,454    | 5,255    | 4,637  | 8      | 9  | 3  | 9  |
| TOTAL       | 5,268    | 14,372   | 18,911 | 31     | 21 | 3  | 9  |

**#INQUIRIES #PUBLIC RECORDS #BANKRUPTCIES** 1 1 11/01/03 WORST TRADE 9 OLDEST DATE **#SATISFACTORIES:** 16 6,141 PAST DUES:

> PAGE 1 (6 of 12)

| APPLICANT CO-APPLICANT |  |   |                            |                                |                |           |  |  |  |  |
|------------------------|--|---|----------------------------|--------------------------------|----------------|-----------|--|--|--|--|
| NAME:<br>S.S.N:        | JOSE J FIGUER<br>618-40-0138   | OA  | NAME:<br>S.S.N:            | YADIRA FIGUEROA<br>611-43-1715 | Date Received: | 06/05/19  |  |  |  |  |
|                        |  | SCC   | RING                       |                                |                |           |  |  |  |  |
| E<br>C<br>O<br>A       | Repository TransUnion CLASSIC 04 SCORE  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<br>C<br>O<br>A       | Repository Brand Experian FAIR ISAAC SCORE 2  38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 21 AMOUNT PAST DUE TO ACCOUNTS                             |   |                            |                                |                |           |  |  |  |  |
| E<br>C<br>O<br>A       | Equifax BEACON 5.0 SCORE  38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  18 NUMBER OF ACCOUNTS WITH DELINQUENCY  20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT   |   |                            |                                |                |           |  |  |  |  |
| E<br>C<br>O<br>A       | Experian FAIR ISAAC SCORE 2  39 SERIOUS DELINQUENCY 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED   |   |                            |                                |                |           |  |  |  |  |
| E<br>C<br>O<br>A       | 570  | Repository TransUnion CLASSIC 04 SCORE 38 SERIOUS DELINQUENCY, AND PUBLIC REC 18 NUMBER OF ACCOUNTS WITH DELINQUEN 13 TIME SINCE DELINQUENCY IS TOO RECEN 10 PROPORTION OF REVOLVING BALANCES     | CY<br>T OR UNKNO           | WN                             | GH             | TRU       |  |  |  |  |
| E<br>C<br>O<br>A<br>8  | 565  | Repository Brand Equifax BEACON 5.0 SCORE  38 SERIOUS DELINQUENCY AND DEROGATOR 13 TIME SINCE DELINQUENCY IS TOO RECEN 10 PROPORTION OF BALANCES TO CREDIT L 14 LENGTH OF TIME ACCOUNTS HAVE BEEN | T OR UNKNO<br>MITS TOO HIG | WN<br>GH ON REVOLVING ACCOUM   |                | EFX       |  |  |  |  |
|                        |  | REGULATOR   | Y MESSAGI                  | ES .                           |                |           |  |  |  |  |
|                        | CT ACT:THE NUME<br>FECTED THE CRED   | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE   | ERS CREDI                  | IT FILE HAS ADVERS             | SELY           | EFX       |  |  |  |  |
|                        |  | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE WITH NO DEROGATORY I  |                            |                                |                | TRU       |  |  |  |  |
| I                      | CT ACT:THE NUME<br>FECTED THE CREE   | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE   | ERS CREDI                  | IT FILE HAS ADVERS             | SELY           | XPN       |  |  |  |  |
| l                      | CT ACT:THE NUME<br>FECTED THE CREE   | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE   | ERS CREDI                  | IT FILE HAS ADVERS             | SELY           | EFX       |  |  |  |  |
| l                      |  | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE WITH NO DEROGATORY I  |                            |                                |                | TRU       |  |  |  |  |
|                        | T ACT:THE NUME<br>FECTED THE CREE  | BER OF INQUIRIES ON THE CONSUM<br>DIT SCORE   | ERS CREDI                  | IT FILE HAS ADVERS             | SELY           | XPN       |  |  |  |  |
|                        |  | PUBLIC RECOR  | D INFORMA                  | TION                           |                |           |  |  |  |  |
| CASE-                  | RUPTCY CHAP 7-0<br>947682<br>PATRICK L FORT  | ,   |                            | LACT-02<br>JPTCY COURT         | 2/10 TRU       | *         |  |  |  |  |
|                        | tory: (510) 879  |   |                            |                                | (EF)           | ()        |  |  |  |  |
|                        |  | PA  | GE 2                       |                                |                | (7 of 12) |  |  |  |  |

#### **APPLICANT CO-APPLICANT**

JOSE J FIGUEROA 618-40-0138 NAME: NAME: YADIRA FIGUEROA

S.S.N: S.S.N: 611-43-1715 Date Received: 06/05/19

#### CREDIT HISTORY

|                  |   |                 |                |                                |                               | PRESENT          | STATUS                |                   |  | HISTO                    | ORICA               | L STAT             | rus        |
|------------------|---|-----------------|----------------|--------------------------------|-------------------------------|------------------|-----------------------|-------------------|--|--------------------------|---------------------|--------------------|------------|
| E<br>C<br>O<br>A | CREDITOR<br>ACCOUNT NO  | RPTD            | LAST<br>PMT    | OPND                           | LIMIT OR<br>HIGHEST<br>CREDIT | BALANCE<br>OWING | AMOUNT<br>PAST<br>DUE | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR                        | NO<br>MOS<br>HIST<br>REV | 30<br>DAYS          | 60<br>DAYS         | 90<br>DAYS |
| 1                | WESTCREEK FI<br>#347402X1<br>4951 LAKE BROOK DR<br>GLEN ALLEN VA 23060<br>(844) 937-8275          | 04/19           | 04/19          | 03/19                          | 5724                          | 2275             | 0                     | 26 M 477          | INS 01<br>LEASE<br>TRU                     | 1                        | 0<br>11             | 0                  | 0          |
| 1                | #2249   | 04/19<br>MEDIC  | 04/19<br>AL    | 02/19                          | 3500                          | 1489             |                       | M 115             | REV 01<br>EFX                              | 2                        | 0<br>111            | 0                  | 0          |
| 8                | GRAMEEN AMERICA, INC<br>#7D1835B1900A1A0<br>(718) 704-0423  | 01/18           | 07/16          | 07/16                          | 5000                          |                  |                       | 6 M 792           | INS 01<br>BUSINESS LN<br>EFX (XPN)         | 17                       | 0<br>11111<br>11111 | 0<br> 11111<br> 11 | 0          |
| 8                | GRAMEEN AMERICA, INC<br>#7B1835B2016A7A7<br>(718) 704-0423  | 01/18           | 11/16          | 07/16                          | 5000                          |                  |                       | 6 M 792           | INS 01<br>BUSINESS LN<br>EFX (XPN)         | 17                       | 0<br>11111<br>11111 | 0<br> 11111<br> 11 | 0          |
| 8                | GRAMEEN AMERICA, INC<br>#7B1835B2016A12A29<br>(718) 704-0423                                      | 08/17           | 04/17          | 12/16                          | 5000                          |                  |                       | 6 M 792           | INS 01<br>BUSINESS LN<br>EFX               | 6                        | 0<br>11111          | 0<br> 1111         | 0          |
| 1                | SOLANO COUNTY FAMILY<br>#3701<br>(707) 421-7210   | 04/10           | 04/10          | 11/03                          |                               |                  |                       | M 254             | OPN 01<br>CHILD SUPPORT<br>EFX             | 65                       | 0                   | 0                  | 0          |
| 8                | ACCEPTANCE NOW<br>#810016961R0698105535<br>(800) 275-2696   |                 |                | 01/19<br>: 01/01/20<br>LD RENT | 3723<br>219<br>AL AGREEN      | 0<br>IENT        |                       | 19 M 195          | INS 01<br>RENTAL AGREEMNT<br>EFX (XPN,TRU) | 2                        | 0<br>111            | 0                  | 0          |
| 8                | GRAMEEN AMERICA<br>#7B1835B2015A6A1<br>150 W 30TH ST FL 8<br>NEW YORK NY 10001<br>(718) 704-0443  | 11/15<br>PAID A | 11/15<br>CCOUN | 06/15<br>T/ZERO E              | 4500<br>BALANCE               | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>XPN               | 5                        | 0<br>11111          | 0                  | 0          |
| 8                | GRAMEEN AMERICA<br>#7B1835B2014A12A3<br>150 W 30TH ST FL 8<br>NEW YORK NY 10001<br>(718) 704-0443 | 05/15<br>PAID A | 05/15<br>CCOUN | 12/14<br>//ZERO E              | 4000<br>BALANCE               | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>XPN               | 6                        | 0<br>11111          | 0                  | 0          |
| 8                | GRAMEEN AMERICA<br>#7B1835B2014A6A5<br>150 W 30TH ST FL 8<br>NEW YORK NY 10001<br>(718) 704-0443  | 12/14<br>PAID A | 12/14<br>CCOUN | 06/14<br>//ZERO E              | 3500<br>BALANCE               | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>XPN               | 7                        | 0<br>11111          | 0<br> 11           | 0          |
| 8                | GRAMEEN AMERICA<br>#7B1835B2013A12A4<br>150 W 30TH ST FL 8<br>NEW YORK NY 10001<br>(718) 704-0443 | 06/14<br>PAID A | 06/14<br>CCOUN | 12/13<br>T/ZERO E              | 3000<br>BALANCE               | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>XPN               | 8                        | 0<br>11111          | 0<br> 111          | 0          |

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#### **APPLICANT CO-APPLICANT**

JOSE J FIGUEROA 618-40-0138 NAME: NAME: YADIRA FIGUEROA

S.S.N: S.S.N: 611-43-1715 Date Received: 06/05/19

#### CREDIT HISTORY

|                  |   |                 |                    |                      |                                | PRESENT          | STATUS                |                   |  | HISTORICAL STATUS  |
|------------------|---|-----------------|--------------------|----------------------|--------------------------------|------------------|-----------------------|-------------------|--|--|
| E<br>C<br>O<br>A | CREDITOR<br>ACCOUNT NO  | RPTD            | LAST<br>PMT        | OPND                 | CREDIT                         |                  | AMOUNT<br>PAST<br>DUE | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR                    | NO MOS 30 60 90 HIST DAYS DAYS DAYS                                    |
| 8                | GRAMEEN AMERICA<br>#7B1835B2013A6A12<br>150 W 30TH ST FL 8<br>NEW YORK NY 10001<br>(718) 704-0443 | 12/13<br>PAID A | 12/13<br>CCOUNT    | 06/13<br>-<br>ZERO E | 2000<br>BALANCE                | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>XPN           | 6 0 0 0  |
| 8                | GRAMEEN AMERICA, INC<br>#3C5CC701643CCF0B3858   | 01/19           | 12/18              | 06/18                | 5800                           | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>EFX (XPN)     | 7 0 0 0  |
|                  | (718) 704–0423  |                 | D DATE:<br>ND CLOS |                      | )18                            |                  |                       |                   |  |  |
| 8                | GRAMEEN AMERICA, INC<br>#B75AF60160B7D07DCC38   | 09/18           | 06/18              | 01/18                | 5300                           | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>EFX (XPN)     | 8 0 0 0  |
|                  | (718) 704–0423  |                 | D DATE:<br>ND CLOS |                      | )18                            |                  |                       |                   |  |  |
| 8                | GRAMEEN AMERICA, INC<br>#7B1835B2017A6A28   | 03/18           | 01/18              | 06/17                | 4900                           | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>EFX (XPN)     | 9 0 0 0  |
|                  | (718) 704–0423  |                 | D DATE:<br>ND CLOS |                      | )18                            |                  |                       |                   |  |  |
| 8                | GRAMEEN AMERICA, INC<br>#7B1835B2015A11A20  | 06/16           | 05/16              | 11/15                | 5000                           | 0                |                       | 6 M               | INS 01<br>BUSINESS LN<br>EFX (XPN)     | 7 0 0 0 0 111111111  |
|                  | (718) 704–0423  | PAID A          | D DATE:<br>ND CLOS | SED                  |                                |                  |                       |                   | , ,                                    |  |
| 1                | SOURCE RECVB<br>#8892   | 05/19           |                    | 05/18                | 3759                           | 3759             | 3759                  | 3759E             | OPN 09<br>TRU (EFX,XPN)                | 0  |
|                  | (336) 358–4949  |                 |                    |                      | CREDITOR                       |                  |                       |                   |  |  |
| 1                | CAPITAL ONE<br>#0750<br>(804) 967-1000  | 05/19           | 05/19              | 03/12                | 3750                           | 2092             | 0                     | V 76              | REV 01<br>CREDIT CARD<br>TRU (EFX,XPN) | 82 3 0 0<br>111111121211<br>111111111111<br>08/18 2 03/16 2<br>10/18 2 |
| 1                | MERRICK BK<br>#2623   |                 |                    |                      | 1100<br>RGED OFF C             | 1416<br>LOSED DA | 1416<br>TE: 06/20/2   | 71E<br>2016       | REV 09<br>CREDIT CARD<br>TRU (EFX,XPN) | 0  |
| 8                | CAPITAL ONE<br>#6372<br>(804) 967-1000  | 05/19           | 05/19              | 12/13                | 1300                           | 1110             | 0                     | V 38              | REV 01<br>CREDIT CARD<br>TRU (EFX,XPN) | 64 1 0 0<br>111121111111<br>111111111111<br>01/19 2                    |
| 8                | TBOM/CONTFIN<br>#7946<br>4550 NEW LINDEN HILL RD<br>WILMINGTON DE 19808<br>(302) 456–1930         |                 |                    |                      | 500<br>SED BY ANO<br>15 CLOSED |                  | 525<br>DER            | 37E               | REV 09<br>CREDIT CARD<br>XPN (EFX,TRU) | 0  |
| 1                | COLLECTION<br>#1190351518   | 06/19<br>UNPAII | ) MEDIC            | 01/19<br>AL          | 455                            | 455              |                       |                   | 09<br>EFX                              | 0  |

#### **APPLICANT**

CO-APPLICANT

NAME: JOSE J FIGUEROA

GUEROA NAME: YADIRA FIGUEROA

#### **CREDIT HISTORY**

|                  |   |                      |                  |                    |                               | PRESENT           | STATUS                |                   |   | HIST                     | ORIC                     | CAL ST                          | ATUS          |
|------------------|---|----------------------|------------------|--------------------|-------------------------------|-------------------|-----------------------|-------------------|---|--------------------------|--------------------------|---------------------------------|---------------|
| E<br>C<br>O<br>A | CREDITOR<br>ACCOUNT NO  | RPTD                 | LAST<br>PMT      | OPND               | LIMIT OR<br>HIGHEST<br>CREDIT | BALANCE<br>OWING  | AMOUNT<br>PAST<br>DUE | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR                       | NO<br>MOS<br>HIST<br>REV |                          |                                 | 90<br>YS DAYS |
| 1                | COLLECTION<br>#1182111801   | 06/19<br>UNPAII      | MEDIC            | 07/18<br>AL        | 346                           | 346               |                       |                   | 09<br>EFX                                 | 0                        |                          |                                 |               |
| 8                | MIDLAND FUNDING LLC<br>#0822  | 05/19                | 04/19            | 09/17              | 730                           | 320               | 320                   | 320E              | OPN 09<br>EFX (XPN,TRU)                   | 0                        |                          |                                 |               |
|                  | (844) 236–1959  |                      |                  | 02/01/20<br>MENITY | 18 COLLEC<br>BANK             | TION ORIG         | NAL                   |                   | Li X (Xi N, IXO)                          |                          |                          |                                 |               |
| 1                | #3701<br>(707) 421-7210   | 04/19                | 04/19            | 03/06              |                               | 254               |                       | M 254             | OPN 01<br>CHILD SUPPORT<br>EFX (TRU)      | 99<br>05/1<br>01/1       | 11 <sup>2</sup><br>8 2 0 | 3<br>111111<br>155XX<br>1/18 5  | X2122         |
| 8                | CBA<br>#6970<br>25954 EDEN LANDING ROAD<br>HAYWARD CA 94541<br>(800) 659-3770               | 05/19  COLLE UTILITY |                  | 11/13<br>DRIGINAL  | 77<br>CREDITOR                | 121<br>: EAST BAY | 121<br>MUNICIPA       | 121E              | OPN 09<br>TRU                             | 0                        |                          |                                 |               |
| 1                | #1005506001<br>3080 S DURANGO DR STE 20<br>LAS VEGAS NV 89117<br>(702) 737-5506             | 06/18<br>COLLE       | CTION C          | 08/17<br>PRIGINAL  | 3759<br>CREDITOR              | : SPRINT          |                       |                   | INS 09<br>COLLECTION ATTY<br>XPN          | 0                        |                          |                                 |               |
| 8                | CB/NY&CO<br>#3429   | 07/18<br>PURCH       | 12/16<br>HASED B | 06/14<br>Y ANOTI   | 520<br>HER LENDER             | 0<br>R CLOSED     | 0<br>DATE: 09/2       | 2/2017            | REV 09<br>CHARGE ACCOUNT<br>TRU (EFX,XPN) | 0                        |                          |                                 |               |
| 1                | CREDITONEBNK<br>#8029   | 11/17                | 01/17            | 08/12              | 900                           | 0                 | 0                     |                   | REV 09<br>CREDIT CARD<br>TRU (EFX,XPN)    | 0                        |                          |                                 |               |
|                  | (888) 224–8125  |                      |                  |                    | HER LENDER<br>NDING LLC       | CLOSED            | DATE: 06/0            | 6/2017            |   |                          |                          |                                 |               |
| 1                | ERC<br>#6612  | 01/17                | 01/17            | 03/15              | 207                           | 0                 | 0                     |                   | OPN 09<br>TRU (XPN)                       | 0                        |                          |                                 |               |
|                  | (800) 496-8941  |                      | OLLECT           |                    | SED DATE:                     | 01/17/2017        | ORIGINAL              |                   | (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,   |                          |                          |                                 |               |
| 1                | MECHANIC/CRB<br>#50100103968121001<br>P.O BOX 25805<br>SANTA ANA CA 92799<br>(888) 588-6927 | 05/19<br>CLOSE       | 05/19<br>D CLOS  | 04/13<br>ED DATE   | 33500<br>E: 05/14/2019        | 0                 | 0                     | 72 M              | INS 01<br>AUTO<br>TRU (EFX,XPN)           | 72<br>08/1<br>11/1       | 21′<br>8 2 0             | 0<br>111121<br>111111<br>7/18 2 | 1111          |
|                  | (000) 300-0327  | CLOSE                | D CLOS           | LODATE             | 03/14/2019                    |                   |                       |                   |   | 1 1/1                    | 0 2                      |                                 |               |

|   | ADDITIONAL INFORMATION                   |     |
|---|--|-----|
| 1 | KNOWN ALIAS<br>KNOWN ALIAS: JOSE FIGUERA | TRU |

1 KNOWN ALIAS TRU KNOWN ALIAS: JOSE FIGEROA

1 KNOWN ALIAS
SIMILAR NAME: JOSE G FIGUEROA
XPN

1 KNOWN ALIAS
SIMILAR NAME: JUAN J FIGUERA
XPN

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**APPLICANT CO-APPLICANT** NAME: JOSE J FIGUEROA NAME: YADIRA FIGUEROA S.S.N: 618-40-0138 S.S.N: 611-43-1715 **Date Received:** 06/05/19 ADDITIONAL INFORMATION 1 KNOWN ALIAS XPN NICKNAME: JOS FIGUEROA 8 KNOWN ALIAS **EFX** FORMER NAME: YADIRA FIGUERA KNOWN ALIAS XPN KNOWN ALIAS: VERONICA FIGUEROA KNOWN ALIAS XPN NICKNAME: FIGUEROA YADIRA CONSUMER REFERRAL INFORMATION EQUIFAX INFORMATION SERVICES LLC EFX WWW.EQUIFAX.COM P O BOX 740241 ATLANTA, GA 30374-0241 800-685-1111 **TRANSUNION** TRU HTTP://WWW.TRANSUNION.COM 2 BALDWIN PLACE, P.O. BOX 1000 CHESTER, PA 19016 800-888-4213 **EXPERIAN** XPN WWW.EXPERIAN.COM 701 EXPERIAN PARKWAY, P.O. BOX 2002 ALLEN, TX 75013-0036 888-397-3742 LEXISNEXIS RISK SOLUTIONS BUREAU LLC LXN PROVIDER OF LIEN AND JUDGMENT RECORDS PO BOX 105108 ATLANTA, GA 30348-5108 866-897-8126

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

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|  | APP               | LICANI                          |               | CO-APPLICANT |                 |                |          |  |  |
|--|-------------------|---------------------------------|---------------|--------------|-----------------|----------------|----------|--|--|
| NAME: JOSE J FIG   | SUEROA            |                                 |               | NAME:        | YADIRA FIGUEROA | Date Received: | 06/05/19 |  |  |
|  |                   |                                 | INQUIRY STA   | TUS UPDAT    | E               |                |          |  |  |
| DATE ECOA  | ков               | MEMBER-NO                       |               |              |                 |                |          |  |  |
| 06/05/19 1   | QM                | 02004946                        | PLANET HOME L | ENDING,      |                 |                | TRU      |  |  |
| Account Status &  no new debt r  new debt open  new debt open    | esulted<br>ed and | d from this in<br>already on cr | edit report   |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
| 05/18/19 8   | NC                | 02087850                        | SYNCB/GAP     |              |                 |                | TRU      |  |  |
| Account Status &  no new debt r  new debt open  new debt open    | esulted<br>ed and | d from this in<br>already on cr | edit report   |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
| 03/15/19 1   | ZF                | 1779799                         | CLARITY SERVI | ICES INC     |                 |                | XPN      |  |  |
| Account Status &  no new debt r  new debt open  new debt open    | esulted<br>ed and | d from this in<br>already on cr | edit report   |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
| 02/07/19 1   | NZ                | 01263431                        | SYNCB         |              |                 |                | TRU      |  |  |
| Account Status & ☐ no new debt r ☐ new debt open ☐ new debt open | esulted<br>ed and | d from this in<br>already on cr | edit report   |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
| Acknowledgement  |                   |                                 |               |              |                 |                |          |  |  |
| Applicant's Signature:   |                   |                                 |               |              | Date:           |                |          |  |  |
|  |                   |                                 |               |              | Buto            |                |          |  |  |
| Applicant's Name: (P   | rint)             |                                 |               |              |                 |                |          |  |  |
| Co-Applicant's Signature:  |                   |                                 |               |              | Date:           |                |          |  |  |
| Co-Applicant's Name:   |                   |                                 |               |              |                 |                |          |  |  |
|  | (Print)           |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  |                   |                                 |               |              |                 |                |          |  |  |
|  | [                 |                                 |               |              |                 |                |          |  |  |

**END OF INQUIRY STATUS UPDATE** 

PAGE 1

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

06/05/19 Loan Number: 400023747

JOSE FIGUEROA 4111 BEAR OAK PATH SAN ANTONIO, TX 78223

Dear JOSE FIGUEROA

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 SUITE 240 |                        | COMPUTER ID #:  | DATE RECEIVED:06/05/19  DATE COMPLETED:06/05/19 |  |  |  |  |  |  |  |  |
| IRVING TX 75039   |                        | 719156215639056 | DATE GOIM ELTEB.00/00/13                        |  |  |  |  |  |  |  |  |
| ATTENTION:  |                        | LENDER CASE #:  |   |  |  |  |  |  |  |  |  |
| RICHARD OROZCO  | REPORT TYPE:INDIVIDUAL | 400023747       |   |  |  |  |  |  |  |  |  |
| APPLICA   | NT                     |                 |   |  |  |  |  |  |  |  |  |
| INDUT INFORMATION:  |                        |                 |   |  |  |  |  |  |  |  |  |
| INPUT INFORMATION: NAME: JOSE FIGUEROA                                  | DOB:02/13/72           |                 |   |  |  |  |  |  |  |  |  |
| 4111 BEAR OAK PATH  | 000.02/10/72           |                 |   |  |  |  |  |  |  |  |  |

## DISPUTE SUMMARY

SAN ANTONIO TX 78223

NO DISPUTE CHANGES FOUND

**END OF DISPUTE REPORT** 

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| C ACCOUNT NO RPTD PMT OPND CREDIT OWING DAYS PAST PVMT AMT VENDOR HIST DAYS DAYS DAYS DAYS DAYS DAYS DAYS DAYS   |             | APPLICA                 | NT    |         |         |           |         |         |       |               |             |        |      |     |
|--|-------------|-------------------------|-------|---------|---------|-----------|---------|---------|-------|---------------|-------------|--------|------|-----|
| 2 BANKRUPTCY CHAP 7-DISC CASE- 947682 AFRE 2 | NA          | ME: JOSE FIGUEROA       |       |         |         |           |         |         |       | Date Rece     | eived:      | 06/05/ | 19   |     |
| CASE— 947682 ATNY— PATRICK L FORTE  COURT— U.S. BANKRUPTCY COURT  Directory: (510) 879–3600  (EFX)  Reason for delinquency:  DEROGATORY SUMMARY   DEROGATORY SUMMARY   DEROGATORY SUMMARY     DEROGATORY SUMMARY   PRESENT STATUS   HISTORICAL STATUS   NOS   30   60   90   |             |                         |       |         | DE      | ROGATORY  | SUMMA   | RY      |       |               |             |        |      |     |
| ATNY- PATRICK L FORTE   COURT- U.S. BANKRUPTCY COURT   |             |                         |       |         | FI      | LED-08/0  | )9      |         | LA    | кст-02/10 т   | RU          | *      |      |     |
| CREDITOR   CREDITOR   CREDITOR   CREDIT   CREDITOR   CREDIT   CR   |             |                         |       |         | COU     | IRT- U.S  | . BANKR | UPTCY ( | COURT |               |             |        |      |     |
| CREDITOR   CREDITOR   CREDITOR   CREDIT   CREDITOR   CREDIT   CR   | Di          | rectory: (510) 879-3600 |       |         |         |           |         |         |       |               |             |        |      |     |
| CREDITOR   ACCOUNT NO   RPTD   LAST   OPND   CREDIT ORNO   CREDIT ORNO   DUE   MISTORICAL STATUS   NO   MOS   30   60   90   |             |                         |       |         |         |           |         |         |       |               | (EFX)       |        |      |     |
| CREDITOR   ACCOUNT NO   RPTD   LAST   OPND   CREDIT ORNO   CREDIT ORNO   DUE   MISTORICAL STATUS   NO   MOS   30   60   90   | Da          | assan fan dolinavansvi  |       |         |         |           |         |         |       |               |             |        |      |     |
| E CREDITOR ACCOUNT NO RPTD LAST PMT OPND CREDIT OWING ACCOUNT NO A COUNT NO COLLECTION ORIGINAL CREDITOR; SPRINT TERMS TYPE/RATE WINDOW PAST PYMT AMT VENDOR HIST DAYS DAYS DAYS DAYS DAYS DAYS DAYS DAYS  | _           | eason for definiquency. |       |         |         |           |         |         |       |               |             |        |      |     |
| E CREDITOR ACCOUNT NO RPTD LAST PMT OPND CREDIT OWING ACCOUNT NO A COUNT NO COLLECTION ORIGINAL CREDITOR; SPRINT TERMS TYPE/RATE WINDOW PAST PYMT AMT VENDOR HIST DAYS DAYS DAYS DAYS DAYS DAYS DAYS DAYS  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| E CREDITOR ACCOUNT NO RPTD LAST PMT OPND CREDIT OWING ACCOUNT NO A COUNT NO COLLECTION ORIGINAL CREDITOR; SPRINT TERMS PYMT AMT VENDOR HIST DAYS DAYS DAYS DAYS DAYS DAYS DAYS DAYS  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| CAPITAL ONE #0750   CAPITAL ONE #0750   CREDIT ON   |             |                         |       |         | DE      | ROGATORY  | / SUMMA | RY      |       |               |             |        |      |     |
| CAPITAL ONE #0750   CAPITAL ONE #0750   CREDIT ON   |             |                         |       |         |         |           | PRESENT | STATUS  |       |               | HISTO       | ORICAI | STAT | rus |
| C   ACCOUNT NO   RPTD   PMT   OPND   CREDIT   OWING   DAYS   DA   | Е           | CREDITOR                |       |         |         | LIMIT OR  |         |         |       |               |             |        |      |     |
| 1 CAPITAL ONE #0750  | C<br>O<br>A | ACCOUNT NO              | RPTD  |         | OPND    |           |         | PAST    |       |               | MOS<br>HIST |        |      |     |
| CAPITAL ONE #0750  | 1           |                         | 05/19 |         | 05/18   | 3759      | 3759    |         | 3759E | OPN 09        |             |        |      |     |
| Reason for delinquency:    CAPITAL ONE   |             |                         |       |         |         |           |         |         |       | TRU (EFX,XPN) |             |        |      |     |
| 1 CAPITAL ONE #0750  |             | (336) 358–4949          | COLLE | CTION C | RIGINAL | CREDITOR: | SPRINT  |         |       |               |             |        |      |     |
| 1 CAPITAL ONE #0750  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| #0750   CREDIT CARD   111111112111   11111111   08/18 2 03/16 2   10/18 2    Reason for delinquency:   | Re          | eason for delinquency:  |       |         |         |           |         |         |       |               |             |        |      |     |
| #0750   CREDIT CARD   111111112111   11111111   08/18 2 03/16 2   10/18 2    Reason for delinquency:   | _           |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| #0750   CREDIT CARD   111111112111   11111111   08/18 2 03/16 2   10/18 2    Reason for delinquency:   |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| TRU (EFX,XPN)   111111111111   08/18 2 03/16 2   10/18 2   | 1           |                         | 05/19 | 05/19   | 03/12   | 3750      | 2092    | 0       | V 76  |               | 82          |        |      |     |
| Reason for delinquency:    1 MERRICK BK  |             | #0750                   |       |         |         |           |         |         |       |               |             |        |      |     |
| Reason for delinquency:  1 MERRICK BK  |             | (804) 967–1000          |       |         |         |           |         |         |       |               | I           |        | 6 2  |     |
| 1 MERRICK BK 09/16 12/15 03/14 1100 1416 1416 71E REV 09 0 UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/20/2016 CREDIT CARD TRU (EFX,XPN)  | ш           |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| 1 MERRICK BK 09/16 12/15 03/14 1100 1416 1416 71E REV 09 0 UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/20/2016 CREDIT CARD TRU (EFX,XPN)  | Re          | eason for delinquency:  |       |         |         |           |         |         |       |               |             |        |      |     |
| #2623 UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/20/2016 CREDIT CARD TRU (EFX,XPN)   | _           |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| #2623 UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/20/2016 CREDIT CARD TRU (EFX,XPN)   | =           |                         |       |         |         |           |         |         |       |               |             |        |      |     |
| #2623 UNPAID BALANCE CHARGED OFF CLOSED DATE: 06/20/2016 CREDIT CARD TRU (EFX,XPN)   |             |                         |       |         |         | <u> </u>  | 1       |         | I     | <del> </del>  |             |        |      |     |
| TRU (EFX,XPN)  | 1           |                         |       |         |         |           |         |         |       |               | 0           |        |      |     |
| Reason for delinquency:  |             |                         |       |         |         |           |         |         |       | TRU (EFX,XPN) |             |        |      |     |
| Reason for delinquency:  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
|  | Re          | eason for delinquency:  |       |         |         |           |         |         |       |               |             |        |      |     |
|  | _           |                         |       |         |         |           |         |         |       |               |             |        |      |     |
|  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
|  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
|  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |
|  |             |                         |       |         |         |           |         |         |       |               |             |        |      |     |

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#### **APPLICANT**

Date Received:

06/05/19

#### DEROGATORY SUMMARY

|                  |   |                 |             |                   |                   | PRESENT | STATUS                |                   |                                      | HIST                     | ORICA         | L STA           | TUS        |
|------------------|---|-----------------|-------------|-------------------|-------------------|---------|-----------------------|-------------------|--------------------------------------|--------------------------|---------------|-----------------|------------|
| E<br>C<br>O<br>A | CREDITOR<br>ACCOUNT NO  | RPTD            | LAST<br>PMT | OPND              |                   |         | AMOUNT<br>PAST<br>DUE | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR                  | NO<br>MOS<br>HIST<br>REV | 30<br>DAYS    | 60<br>DAYS      | 90<br>DAYS |
| 1                | COLLECTION<br>#1190351518   | 06/19<br>UNPAII | O MEDIC     | 01/19<br>Al       | 455               | 455     |                       |                   | 09                                   | 0                        |               |                 |            |
|                  |   |                 |             |                   |                   |         |                       |                   | EFX                                  |                          |               |                 |            |
| Re               | Reason for delinquency:   |                 |             |                   |                   |         |                       |                   |                                      |                          |               |                 |            |
|                  |   |                 |             |                   |                   |         |                       |                   |                                      |                          |               |                 |            |
| 1                | COLLECTION<br>#1182111801   | 06/19           | MEDIC       | 07/18             | 346               | 346     |                       |                   | 09                                   | 0                        |               |                 |            |
|                  | #1182111801   | UNPAIL          | MEDIC       | AL                |                   |         |                       |                   | EFX                                  |                          |               |                 |            |
| 1                | SOLANO COUNTY FAMILY<br>#3701<br>(707) 421-7210   | 04/19           | 04/19       | 03/06             |                   | 254     |                       | M 254             | OPN 01<br>CHILD SUPPORT<br>EFX (TRU) |                          | 1115<br>2 01/ | 111111<br>5XXX2 |            |
| Re               | (707) 421-7210 01/18 5  Reason for delinquency:   |                 |             |                   |                   |         |                       |                   |                                      |                          |               |                 |            |
| 1                | ALLIED COLLECTION SERV<br>#1005506001<br>3080 S DURANGO DR STE 20<br>LAS VEGAS NV 89117<br>(702) 737-5506 | 06/18           | CTION C     | 08/17<br>PRIGINAL | 3759<br>CREDITOR: | SPRINT  |                       |                   | INS 09<br>COLLECTION ATTY<br>XPN     | 0                        |               |                 |            |
| Re               | eason for delinquency:  |                 |             |                   |                   |         |                       |                   |                                      |                          |               |                 |            |

PAGE 2 (3 of 9)

#### **APPLICANT** NAME: JOSE FIGUEROA Date Received: 06/05/19 **DEROGATORY SUMMARY PRESENT STATUS HISTORICAL STATUS** Ε CREDITOR LIMIT OR NO С **ACCOUNT NO** LAST HIGHEST BALANCE AMOUNT **TERMS** TYPE/RATE MOS 30 60 90 0 RPTD PMT HIST DAYS DAYS DAYS OPND **CREDIT** OWING PAST **PYMT AMT** VENDOR Α DUE REV CREDITONEBNK 08/12 REV 09 1 11/17 01/17 900 0 0 0 #8029 CREDIT CARD TRU (EFX,XPN) PURCHASED BY ANOTHER LENDER CLOSED DATE: 06/06/2017 (888) 224-8125 SOLD TO: MIDLAND FUNDING LLC Reason for delinquency:\_\_ 1 **ERC** 01/17 | 01/17 | 03/15 | 207 0 0 OPN 09 #6612 TRU (XPN)

Reason for delinquency:

|     | 1 | MECHANIC/CRB       | 05/19 | 05/19   | 04/13  | 33500        | 0 | 0 | 72 M | INS 01        | 72 8 0 0        |
|-----|---|--------------------|-------|---------|--------|--------------|---|---|------|---------------|-----------------|
|     |   | #50100103968121001 |       |         |        |              |   |   |      | AUTO          | 111111211221    |
|     |   | P.O BOX 25805      |       |         |        |              |   |   |      | TRU (EFX,XPN) | 211111111111    |
|     |   | SANTA ANA CA 92799 |       |         |        |              |   |   |      |               | 08/18 2 07/18 2 |
|     |   | (888) 588-6927     | CLOSE | D CLOSI | D DATE | : 05/14/2019 |   |   |      |               | 11/18 2         |
| l ∟ |   |                    |       |         |        |              |   |   |      |               |                 |

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

**END OF DEROGATORY REPORT** 

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|                          | AF  | PPLICANT  |                   |        |                |          |  |  |  |
|--------------------------|---|---|-------------------|--------|----------------|----------|--|--|--|
| NAME: JOS                | SE FIGUEROA   |   |                   |        | Date Received: | 06/05/19 |  |  |  |
|                          |   |   | INQUIRY STATUS    | UPDATE |                |          |  |  |  |
| DATE                     | ECOA KOE  | B MEMBER-NO   |                   |        |                |          |  |  |  |
| 06/05/19                 | 1 QM  | 02004946  | PLANET HOME LENDI | ING,   |                | TRU      |  |  |  |
| □ no new d<br>□ new debt | 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               | Informatio  | on:   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |
| 03/15/19                 | 1 ZF  | 1779799   | CLARITY SERVICES  | INC    |                | XPN      |  |  |  |
| □ new debt               | lebt result<br>opened ar  | ivity:<br>ted from this i<br>nd already on o<br>ut has not beer | credit report     |        |                |          |  |  |  |
| Additional               | Informatio  | on:   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |
| 02/07/19                 | 1 NZ  | 01263431  | SYNCB             |        |                | TRU      |  |  |  |
| □ new debt               | lebt result<br>opened ar  | ivity:<br>ted from this i<br>nd already on o<br>ut has not beer | credit report     |        |                |          |  |  |  |
| Additional               | Informatio  | on:   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |
|                          |   |   |                   |        |                |          |  |  |  |

**END OF INQUIRY STATUS UPDATE** 

PAGE 1

| APPLICANT                                      |                |          |
|--|----------------|----------|
| NAME: JOSE FIGUEROA                            | Date Received: | 06/05/19 |
| NAME VARIATIONS                                |                |          |
| 1 KNOWN ALIAS<br>KNOWN ALIAS: JOSE FIGUERA     |                | TRU      |
| Additional Information:                        |                |          |
|  |                |          |
| 1 KNOWN ALIAS<br>KNOWN ALIAS: JOSE FIGEROA     |                | TRU      |
| Additional Information:                        |                |          |
|  |                |          |
| 1 KNOWN ALIAS<br>SIMILAR NAME: JOSE G FIGUEROA |                | XPN      |
| Additional Information:                        |                |          |
|  |                |          |
| 1 KNOWN ALIAS<br>SIMILAR NAME: JUAN J FIGUERA  |                | XPN      |
| Additional Information:                        |                |          |
|  |                |          |
| 1 KNOWN ALIAS NICKNAME: JOS FIGUEROA           |                | XPN      |
| Additional Information:                        |                |          |
|  |                |          |

**END OF NAME VARIATIONS REPORT** 

PAGE 1

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| APPLICANT  |                    |                |          |
|--|--------------------|----------------|----------|
| NAME: JOSE FIGUEROA  |                    | Date Received: | 06/05/19 |
|  | ADDRESS VARIATIONS |                |          |
| 1 ADDRESS 4111 BEAR OAK PATH #PATH SAN ANTONIO TX 78223 Own Rent Additional Information: | FROM 02/19         |                | EFX      |
|  |                    |                |          |
| 1 ADDRESS 1569 165TH AVE #AVE SAN LEANDRO CA 94578 Own Rent                              | FROM 04/16         |                | EFX      |
| Additional Information:  |                    |                |          |
|  |                    |                |          |
| 1 ADDRESS 422 ANTON DR SAN ANTONIO TX 78223 Own Rent                                     | FROM 11/18         |                | EFX      |
| Additional Information:  |                    |                |          |
|  |                    |                |          |
| 1 ADDRESS 4111 BEAR OAK PA SAN ANTONIO TX 78223-2362  Own Rent                           | FROM 02/19         |                | TRU      |
| Additional Information:  |                    |                |          |
|  |                    |                |          |
| 1 ADDRESS<br>1569 165TH AV<br>SAN LEANDRO CA 94578-3115<br>Own<br>Rent                   | FROM 04/16         |                | TRU      |
| Additional Information:  |                    |                |          |
|  |                    |                |          |
| 1 ADDRESS 26676 VOLTAIRE ST HAYWARD CA 94544-3521 Own Rent                               | FROM 08/13         |                | TRU      |
| Additional Information:  |                    |                |          |
|  |                    |                |          |
|  |                    |                |          |
|  |                    |                |          |

PAGE 1

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| APPLICANT   |                    |                |          |
|---|--------------------|----------------|----------|
| NAME: JOSE FIGUEROA   |                    | Date Received: | 06/05/19 |
|   | ADDRESS VARIATIONS |                |          |
| 1 ADDRESS 4111 BEAR OAK PATCH SAN ANTONIO TX 78223 □ Own □ Rent         | FROM 06/19         |                | XPN      |
| Additional Information:   |                    |                |          |
|   |                    |                |          |
| 1 ADDRESS<br>1569 164TH AVE<br>SAN LEANDRO CA 94578-2221<br>Own<br>Rent | FROM 04/16         |                | XPN      |
| Additional Information:   |                    |                |          |
|   |                    |                |          |
| 1 ADDRESS 156 9 AVE SAN LEANDRO CA 94578 Own Rent                       | FROM 08/16         |                | XPN      |
| Additional Information:   |                    |                |          |
|   |                    |                |          |
| 1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223 Own Rent              |                    |                | LXN      |
| Additional Information:   |                    |                |          |
|   |                    |                |          |
|   |                    |                |          |
|   |                    |                |          |

**END OF ADDRESS VARIATIONS REPORT** 

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| APPLICANT              |        |                |            |
|------------------------|--------|----------------|------------|
| NAME: JOSE FIGUEROA    |        | Date Received: | 06/05/19   |
|                        |        |                |            |
| Acknowledgement        |        |                |            |
| Applicant's Signature: |        | Date:          |            |
|                        |        |                |            |
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|                        |        |                |            |
|                        | PAGE 1 |                | ( 9 of 9 ) |

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

06/05/19 Loan Number: 400023747

YADIRA FIGUEROA 4111 BEAR OAK PATH SAN ANTONIO, TX 78223

Dear YADIRA FIGUEROA

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 CRE             | DIT REPORT                        |   |
| PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 |                        | COMPUTER ID #:<br>719156215639056 | DATE RECEIVED:06/05/19  DATE COMPLETED:06/05/19 |
| ATTENTION:<br>RICHARD OROZCO  | REPORT TYPE:INDIVIDUAL | LENDER CASE #: 400023747          |   |
| APPLICA   | NT                     |                                   |   |
| INPUT INFORMATION: NAME: YADIRA FIGUEROA 4111 BEAR OAK PATH SAN ANTONIO TX 78223        | <b>DOB</b> :06/19/77   |                                   |   |

## DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

**END OF DISPUTE REPORT** 

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|        | APPLICA                               | NT    |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|--------|---------------------------------------|-------|-------------|-----------------------|--------------------------|------------------|----------------|-------------------|------------------------------|---------|--------------|------------|----------|
| NA     | ME: YADIRA FIGUEROA                   |       |             |                       |                          |                  |                |                   | Date Re                      | ceived: | 06/0         | 5/19       |          |
|        |                                       |       |             | DEI                   | ROGATOR                  | Y SUMMA          | RY             |                   |                              |         |              |            |          |
|        | BANKRUPTCY CHAP 7-DISC                |       |             | FI                    | LED-08/0                 | 09               |                | LA                | ACT-02/10                    | TRU     | 4            |            |          |
|        | SE- 947682<br>NY- PATRICK L FORTE     |       |             | COU                   | JRT- U.S                 | . BANKR          | UPTCY (        | COURT             |                              |         |              |            |          |
| Di     | rectory: (510) 879-3600               |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        | (020) 010 0000                        |       |             |                       |                          |                  |                |                   |                              | (EFX    | )            |            |          |
| D. 6   | ann fan dalimmunnu.                   |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        | ason for delinquency:                 |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             | DEI                   | ROGATOR                  | Y SUMMA          | RY             |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          | PRESENT          | STATUS         |                   |                              | HIS     | TORICA       | AI STA     | TUS      |
| Е      | CREDITOR                              |       |             |                       | LIMIT OR                 | TREGENT          | OTATOO         |                   |                              | NO      |              | 12017      |          |
| C<br>O | ACCOUNT NO                            | RPTD  | LAST<br>PMT | OPND                  |                          | BALANCE<br>OWING | AMOUNT<br>PAST | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR          | MOS     | 30<br>DAY    | 60<br>DAYS | 90       |
| Α      |                                       |       |             |                       |                          |                  | DUE            |                   |                              | REV     | '            |            |          |
| 1      | CAPITAL ONE<br>#6372                  | 05/19 | 05/19       | 12/13                 | 1300                     | 1110             | 0              | V 38              | REV 01<br>CREDIT CARD        | 64      | 1<br>1111    | 0<br>21111 | 0<br>111 |
|        |                                       |       |             |                       |                          |                  |                |                   | TRU (EFX,XPN)                |         | 1111<br>19 2 | 11111      | 111      |
|        | (804) 967–1000                        |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| Re     | ason for delinquency:                 |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| _      |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| 1      | TBOM/CONTFIN                          | 08/15 | 11/14       | 09/14                 | 500                      | 735              | 525            | 37E               | REV 09                       | 0       |              |            |          |
|        | #7946<br>4550 NEW LINDEN HILL RD      |       |             |                       |                          |                  |                |                   | CREDIT CARD<br>XPN (EFX,TRU) | ,       |              |            |          |
|        | WILMINGTON DE 19808<br>(302) 456-1930 |       |             |                       | SED BY ANO<br>015 CLOSED |                  | DER            |                   |                              |         |              |            |          |
| Ш      | (002) 400 1000                        | OLOGE |             | 1                     | 10020028                 |                  |                |                   |                              |         |              |            |          |
| Re     | ason for delinquency:                 |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| _      |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| =      |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       | 1           |                       |                          |                  | 1              | 1                 |                              |         |              |            |          |
| 1      | MIDLAND FUNDING LLC<br>#0822          | 05/19 | 04/19       | 09/17                 | 730                      | 320              | 320            | 320E              | OPN 09                       | 0       |              |            |          |
|        | (844) 236–1959                        | CLOSE | D DATE      | <br> -<br> - 02/01/20 | 018 COLLEC               | LION ORIG        | ΙΝΔΙ           |                   | EFX (XPN,TRU)                | )       |              |            |          |
|        | (077) 230 1333                        |       |             | MENITY                |                          | ONON             |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| Re     | eason for delinquency:                |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| =      |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
| _      |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |
|        |                                       |       |             |                       |                          |                  |                |                   |                              |         |              |            |          |

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## APPLICANT NAME: YADIRA FIGUEROA Date Received: 06/05/19 DEROGATORY SUMMARY HISTORICAL STATUS

|      |  |       |             |          |             | PRESENT          | STATUS                |                   |                     | HISTO                    | ORICAI     | STAT       | ับร        |
|------|--|-------|-------------|----------|-------------|------------------|-----------------------|-------------------|---------------------|--------------------------|------------|------------|------------|
| E () | ACCOUNT NO   | RPTD  | LAST<br>PMT | OPND     |             | BALANCE<br>OWING | AMOUNT<br>PAST<br>DUE | TERMS<br>PYMT AMT | TYPE/RATE<br>VENDOR | NO<br>MOS<br>HIST<br>REV | 30<br>DAYS | 60<br>DAYS | 90<br>DAYS |
|      | 1 CBA  | 05/19 |             | 11/13    | 77          | 121              | 121                   | 121E              | OPN 09              | 0                        |            |            |            |
|      | #6970<br>25954 EDEN LANDING ROAD<br>HAYWARD CA 94541<br>(800) 659-3770 | COLLE | 1           | PRIGINAL | . CREDITOR: | EAST BAY         | MUNICIPA              | AL                | TRU                 |                          |            |            |            |

| İ | CD/NIV9 CO        | 07/18 | 10/16              | 00/44 | 500               |             | 0                    |        | DEV 00                                    | 0 |
|---|-------------------|-------|--------------------|-------|-------------------|-------------|----------------------|--------|---|---|
|   | CB/NY&CO<br>#3429 |       | 12/16  <br>IASED B |       | 520<br>HER LENDER | 0<br>CLOSED | 0<br>DATE: 09/2:<br> | 2/2017 | REV 09<br>CHARGE ACCOUNT<br>TRU (EFX,XPN) | 0 |

**END OF DEROGATORY REPORT** 

PAGE 2 (3 of 8)

|                | APPLICANT   |                |          |
|----------------|---|----------------|----------|
| NAME: YADIRA   | FIGUEROA  | Date Received: | 06/05/19 |
|                | INQUIRY STATUS UPDATE   |                |          |
| DATE ECC       | DA KOB MEMBER-NO  |                |          |
| 06/05/19 1     | QM 02004946 PLANET HOME LENDING,  |                | TRU      |
| □ new debt op  | resulted from this inquiry<br>ened and already on credit report<br>ened but has not been reported yet       |                |          |
| Additional Inf | ormation:   |                |          |
|                |   |                |          |
|                |   |                |          |
| 05/18/19 1     | NC 02087850 SYNCB/GAP   |                | TRU      |
| □ new debt op  | & Activity: resulted from this inquiry ened and already on credit report ened but has not been reported yet |                |          |
| Additional Inf | ormation:   |                |          |
|                |   |                |          |
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**END OF INQUIRY STATUS UPDATE** 

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| APPLICANT   |                |          |
|---|----------------|----------|
| NAME: YADIRA FIGUEROA   | Date Received: | 06/05/19 |
| NAME VARIATIONS   |                |          |
| 1 KNOWN ALIAS<br>FORMER NAME: YADIRA FIGUERA                          |                | EFX      |
| Additional Information:   |                |          |
|   |                |          |
| 1 KNOWN ALIAS KNOWN ALIAS: VERONICA FIGUEROA  Additional Information: |                | XPN      |
| Additional information:   |                |          |
|   |                |          |
| 1 KNOWN ALIAS<br>NICKNAME: FIGUEROA YADIRA                            |                | XPN      |
| Additional Information:   |                |          |
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**END OF NAME VARIATIONS REPORT** 

PAGE 1 (5 of 8)

| APPLICANT   |                |          |
|---|----------------|----------|
| NAME: YADIRA FIGUEROA   | Date Received: | 06/05/19 |
| ADDRESS VARIATIONS  |                |          |
| 1 ADDRESS 4111 BEAR OAK PATH #PATH SAN ANTONIO TX 78223 FROM 02/19 Own Rent Additional Information: |                | EFX      |
|   |                |          |
| 1 ADDRESS<br>1569 165TH AVE #AVE<br>SAN LEANDRO CA 94578 FROM 05/16<br>Own<br>Rent                  |                | EFX      |
| Additional Information:   |                |          |
|   |                |          |
| 1 ADDRESS<br>1545 165TH AVE #AVE<br>SAN LEANDRO CA 94578 FROM 05/16<br>Own<br>Rent                  |                | EFX      |
| Additional Information:   |                |          |
|   |                |          |
| 1 ADDRESS<br>1569 165TH AV<br>SAN LEANDRO CA 94578-3115 FROM 05/16<br>Own<br>Rent                   |                | TRU      |
| Additional Information:   |                |          |
|   |                |          |
| 1 ADDRESS     2457 63RD AV     OAKLAND CA 94605-1410 FROM 03/08  Own Rent                           |                | TRU      |
| Additional Information:   |                |          |
|   |                |          |
| 1 ADDRESS     2983 ORCHID LN     TURLOCK CA 95382-7391 FROM 02/07     Own     Rent                  |                | TRU      |
| Additional Information:   |                |          |
|   |                |          |
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| NAME: YADDRESS ADDRESS A111 BEAR OAK PATH SAN ANTONIO TX 78223-2362 OWN Rent  ADDRESS 1 ADDRESS A115 BEAR OAK PATH SAN ANTONIO TX 78223-2362 FROM 09/18   ADDRESS 1 AVE UNIT #UNIT OWN Rent  ADDRESS 3280 LYNDE ST UNIT #UNIT OWN Rent  ADDRESS 3280 LYNDE ST UNIT #UNIT Rent ADDRESS 3280 LYNDE ST UNIT #UNIT Rent ADDRESS 3280 LYNDE ST UNIT #UNIT Rent ADDRESS 3280 LYNDE ST UNIT #UNIT OWN Rent ADDRESS 3280 LYNDE ST UNIT #UNIT OWN Rent ADDRESS 3280 LYNDE ST UNIT #UNIT OWN Rent ADDRESS AN ANTONIO TX 78223 OWN RENT ADDRESS AN ANTONIO TX 78223 | APPLICANT  |                    |                |          |
|--|--|--------------------|----------------|----------|
| ADDRESS  | NAME: YADIRA FIGUEROA                                      |                    | Date Received: | 06/05/19 |
| ### Additional Information:    Additional Information:   |  | ADDRESS VARIATIONS |                |          |
| 1 ADDRESS  | 4111 BEAR OAK PATH SAN ANTONIO TX 78223-2362  □ Own        | FROM 09/18         |                | XPN      |
| 1569 165TH AVE UNIT #UNIT SAN LEANDRO CA 94578-3115 FROM 09/18  Own Rent  Additional Information:  1 ADDRESS 3280 LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS LXN 4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent  Rent  | Additional Information:                                    |                    |                |          |
| 1569 165TH AVE UNIT #UNIT SAN LEANDRO CA 94578-3115 FROM 09/18  Own Rent  Additional Information:  1 ADDRESS 3280 LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent  Rent  1 ADDRESS LXN  4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent   |  |                    |                |          |
| 1 ADDRESS 3280 LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent Rent   | 1569 165TH AVE UNIT #UNIT SAN LEANDRO CA 94578-3115 ☐ Own  | FROM 09/18         |                | XPN      |
| 3280 LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent  Rent  | Additional Information:                                    |                    |                |          |
| 3280 LYNDE ST UNIT #UNIT OAKLAND CA 94601-2732 FROM 06/18  Own Rent  Additional Information:  1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223  Own Rent  Rent  |  |                    |                |          |
| 1 ADDRESS 4111 BEAR OAK PATH SAN ANTONIO TX 78223 Own Rent   | 3280 LYNDE ST UNIT #UNIT<br>OAKLAND CA 94601-2732<br>□ Own | FROM 06/18         |                | XPN      |
| 4111 BEAR OAK PATH SAN ANTONIO TX 78223  □ Own □ Rent  | Additional Information:                                    |                    |                |          |
| Additional Information.  | 4111 BEAR OAK PATH SAN ANTONIO TX 78223  ☐ Own             |                    |                | LXN      |
| Additional information:  | Additional Information:                                    |                    |                |          |
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**END OF ADDRESS VARIATIONS REPORT** 

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| APPLICANT              |        |       |               |          |
|------------------------|--------|-------|---------------|----------|
| NAME: YADIRA FIGUEROA  |        | Da    | ate Received: | 06/05/19 |
| Acknowledgement        |        |       |               |          |
| Applicant's Signature: |        | Date: |               |          |
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|                        | PAGF 1 |       |               | (8 of 8) |