CBCInnovis

Phone: 800-216-3463 Fax:

800-688-7816

EFX

TRU

XPN

EFX

TRU

XPN

(1 of 8)

ID CROSS CHECK

PREPARED FOR:

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

IRVING TX 75039 ATTENTION: TIMOTHY SCHMIT **CHARGES:**\$21.45 COMPUTER ID #: 719129165162616 LENDER CASE #:

400021560

DATE COMPLETED: 05/09/19

DATE RECEIVED:05/09/19

APPLICANT

INPUT INFORMATION:

NAME: MARTINA CASTANEDA

7335 SUMMER PL SAN ANTONIO TX 78250 **DOB:**08/16/66

FILE IDENTIFICATIONS MARTINA CASTENEDA 08/16/66 7335 SUMMER PL 467-61-9871 SAN ANTONIO TX 78250 MARTINA N CASTANEDA 7335 SUMMER PL 08/16/66

467-61-9871 SAN ANTONIO TX 78250-3366

REPORT TYPE: INDIVIDUAL

MARTINA CASTANEDA 08/16/66 7335 SUMMER PL 467-61-9871 SAN ANTONIO TX 78250-3366

MARTINA CASTANEDA LXN NoRept

FRAUD ALERT

IDENTITY SCAN EFX IDENTITY SCAN DID NOT DETECT ANY ALERTS

1 HIGH RISK FRAUD ALERT TRU HAWK AVAILABLE AND CLEAR

SSN ISSUANCE

FIRST YEAR ISSUED: 1982

STATE ISSUED: TX

REGULATORY MESSAGES

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

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

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

AFFECTED THE CREDIT SCORE

NAME: MARTINA CASTANEDA

Date Received:

05/09/19

	Summary	
Input Information	Cross Check Category	Result
Name 1 MARTINA CASTANEDA	Name Verification	Name Matched
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 7335 SUMMER PL SAN ANTONIO TX 78250	Address Verification	Address Matched
SAN ANTONIO TA 70230	High Risk Address	Address Cleared
Social Security Number 467–61–9871	Social Security Verification	SSN Matched
	Other Identities Linked to SSN	Cleared/No Other IDs Linked to SSN
	SSA Issuance	SSN Issued
	SSA Death Master	SSN Cleared
Date of Birth 08/16/66	Date of Birth Verification	Date of Birth Matched
Phone Number	Phone Number Verification	? No Input Provided

	Consumer ID Verificat	ion		
1	Name MARTINA N CASTANEDA MARTINA CASTANEDA	Date First Received 11/04/02 11/13/04	Number Active Sources 1 0	Number Total Sources 2 1
②	Address 7335 SUMMER PL	03/03/10	1	2
	SAN ANTONIO TX 78250-3366 10254 DOVER RDG APT 305 SAN ANTONIO TX 78250-2916	11/04/02	0	1
Ø	Social Security Number			
1	000-00-9871 Date of Birth	11/04/02	1	2
1	08/16/66 Phone Number	03/03/01	1	2
1	(210) 400–0136 (210) 509–2220 (210) 521–8359 (210) 521–8355	05/27/10 08/27/10 01/16/09 11/04/02	1 0 0 0	1 1 1

PAGE 2 (2 of 8)

APPLICANT NAME: MARTINA CASTANEDA **Date Received:** 05/09/19 Other Verifications Watch Lists (includes OFAC) Watch Lists Searched/No Match Found 1 MARTINA CASTANEDA **High Risk Address** Address Cleared 7335 SUMMER PL SAN ANTONIO TX 78250 SSA Issuance State Of Issue Issued Between Input DOB 467-61-9871 **TEXAS** 1982-1984 08/16/66 1

✓ SSA Death Master
 1 467−61−9871
 SSN Cleared

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

DISCLOSURE

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

END OF REPORT

PAGE 3 (3 of 8)

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: TIMOTHY SCHMIT **CHARGES:**\$21.45 COMPUTER ID #: 719129165162616

LENDER CASE #: 400021560

DATE RECEIVED:05/09/19

DATE COMPLETED:05/09/19

APPLICANT

REPORT TYPE: INDIVIDUAL

DOB:08/16/66

EMPLOYMENT INFORMATION

INPUT INFORMATION:

NAME: MARTINA CASTANEDA

SSN: 467-61-9871 7335 SUMMER PL

SAN ANTONIO TX 78250

CURRENT ADDRESS: 7335 SUMMER PL

SAN ANTONIO TX 78250-3366

SINCE:02/07

PREVIOUS ADDRESS:

6531 TAHOKA ST

SAN ANTONIO TX 78227-3020

FROM:06/27/07

PREVIOUS ADDRESS:

10254 DOVER 305

SAN ANTONIO TX 78250-2916

FROM:11/01/01

PRESENT EMPLOYMENT:

GENERIC EMPLOYER

FROM:07/02/16

POSITION: **GENERIC OCCUP**

PREVIOUS EMPLOYMENT:

TAKATA

FROM:02/05/16

POSITION: INSPECTOR

CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	20	228	500	4	9	6	1
INSTALLMENT	1,591	19,745	29,441	7	22	7	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	672	672	672	1	0	0	0
TOTAL	2,283	20,645	30,613	12	31	13	1

#PUBLIC RECORDS #BANKRUPTCIES 0 **#INQUIRIES** 0 WORST TRADE OLDEST DATE 11/18/09 **#SATISFACTORIES:** PAST DUES: 1,481

			SCORING	
E C O A	566	13 TIME SINCE DI 18 NUMBER OF A	Brand BEACON 5.0 SCORE INQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED ELINQUENCY IS TOO RECENT OR UNKNOWN CCOUNTS WITH DELINQUENCY ME ACCOUNTS HAVE BEEN ESTABLISHED	EFX
E C O A	541	Brand CLASSIC 04 SCORE NQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ELINQUENCY IS TOO RECENT OR UNKNOWN CCOUNTS WITH DELINQUENCY LENGTH OF CREDIT HISTORY	TRU	
E C O A	540	13 TIME SINCE DI 18 NUMBER OF A	Brand FAIR ISAAC SCORE 2 INQUENCY AND PUBLIC RECORD OR COLLECTION FILED ELINQUENCY IS TOO RECENT OR UNKNOWN CCOUNTS WITH DELINQUENCY INQUENCY ON ACCOUNTS	XPN

NAME: MARTINA CASTANEDA

S.S.N: 467-61-9871 Date Received: 05/09/19

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

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

CREDIT HISTORY

						PRESENT STATUS			HISTO	ORICA	L STAT	rus	
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	GM FINANCIAL #459814588 (800) 284-2271	04/19	03/19	02/16	9310	4690	0	61 M 242	INS 01 AUTO TRU (EFX,XPN)	38		0 111111 111111	
1	EDC/LIBERTY MANAGEMENT #891Y5501008813836407847 7217 BANDERA RD SAN ANTONIO TX 78238 (210) 681-8080	04/19 RENTA	04/19 L AGREI	12/16 EMENT	925	925		1 M 925	INS 01 XPN	29		0 111111 111111	- 11
1	CB/LNBRYANT #8231	06/18 CLOSE	D - CRE	02/15 DIT GRA	300 NTOR CLOS	0 ED DATE: (0 06/07/2018	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	40		0 111111 111111	
1	LANE BRYANT RETAIL/SOA #4317 450 WINKS LN BENSALEM PA 19020 BYMAILONLY	01/10 CLOSE CLOSE		11/09	200 010 PURCHA	0 SED BY AN	IOTHER LE	NDER	REV 01 CREDIT CARD XPN (EFX)	2	0 11	0	0
1	SEC SVC FCU #4561273121 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	01/16 CLOSE	01/16 D CLOS	07/15 ED DATE	1007 :: 01/16/2016	0	0	4 M	INS 01 UNSECURED TRU (EFX,XPN)	6	0 11111	0 111	0
1	CAP ONE AUTO #62075295119441001 (800) 946-0332	03/19	03/19	02/16	19206	14071	689	73 M 424	INS 03 AUTO TRU (EFX,XPN)	37 02/19 03/19	222X 3 01/	222222 XXX22	
1	CAVALRY PORT #9968 500 SUMMIT LAKE DRIVE VALHALLA NY 10595 (800) 501-0909	04/19 COLLE	CTION C	09/16 PRIGINAL	672 CREDITOR:	672 SYNCHRO	672 DNY BANK	672E	OPN 09 TRU (EFX,XPN)	0			
1	SEC SVC FCU #3171 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	04/19	02/19	09/14	500	228	40	V 20	REV 02 LINE OF CREDIT TRU (EFX,XPN)	04/19 11/18	13212 2 01/	6 143211 213232 19 2	-

PAGE 2 (5 of 8)

NAME: MARTINA CASTANEDA

S.S.N: 467-61-9871 **Date Received:** 05/09/19

CREDIT HISTORY

1							PRESENT	STATUS			HIST	ORICA	L STA1	rus
	E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV		60 DAYS	90 DAYS
	1	SUN LOAN #374 #1332	03/19 CLOSE	04/17 D DATE:	06/16 01/01/20)19 CHARGE	59 OFF NOTE	80 LOAN		INS 09 NOTE LOAN EFX (TRU)	0			
	1	SEC SVC FCU #4561273120 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	04/15 CLOSE	04/15 D CLOSI	11/14 ED DATE	907	0	0		INS 02 UNSECURED TRU (EFX,XPN)	5 02/15 04/15		0 11	0
	1	SUN LOAN 339 #1706 9179 GRISSOM ROAD, SUITE 107 SAN ANTONIO TX 78250 (210) 714-2152		04/17 D DATE: FER/SOI		396 017 CHARGE	OFF NOTE	LOAN		INS 09 NOTE LOAN EFX (XPN)	0			
	1	SYNCB/CAR CARE DISC #6284 (866) 396-8254		01/16 D DATE: FER/SOI		400 016 CHARGE	0 OFF			REV 09 CHARGE ACCOUNT EFX (XPN,TRU)	0			

VDDITIONVI	INICODMANTION
ALIJITUNAL	INFORMATION

1 KNOWN ALIAS **EFX** FORMER NAME: MARTINA CASTANEDA

KNOWN ALIAS XPN KNOWN ALIAS: MARTINA NARVAEZ

KNOWN ALIAS XPN

KNOWN ALIAS: MARTINA FLORES

KNOWN ALIAS XPN NICKNAME: CASTANEDA MARTINAN

CONSUMER REFERRAL INFORMATION

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

TRU

TRANSUNION HTTP://WWW.TRANSUNION.COM 2 BALDWIN PLACE, P.O. BOX 1000 CHESTER, PA 19016

EXPERIAN XPN

WWW.EXPERIAN.COM 701 EXPERIAN PARKWAY, P.O. BOX 2002

ALLEN, TX 75013-0036

888-397-3742

800-888-4213

LEXISNEXIS RISK SOLUTIONS BUREAU LLC LXN PROVIDER OF LIEN AND JUDGMENT RECORDS

PO BOX 105108 ATLANTA, GA 30348-5108

866-897-8126

PAGE 3 (6 of 8)

EFX

	APPLICANT		
NAME: S.S.N:	MARTINA CASTANEDA 467-61-9871	Date Received:	05/09/19
ECOA Kov	: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8	=Co-Rorrower 9=Terminated 0=Undesignated	
Applicant A	count Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant DISCLOSURE	5 5 Borrower, 5- reminated, 0-Oridesignated	
NATION:		COURTY TRANSPIRED: EVERTON	
Reporting but	L CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: E reau certifies with contractual requirements governing check of public records as well as cr S CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITO JPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBCINNOVIS. THE CR	edit information. DRIES NAMED ABOVE. WHILE THIS REPORT MAY	34

END OF REPORT

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

PAGE 4

(7 of 8)

		APPL	ICANT					
NAME: MART	INA CAS	STANED	Α		Date Received:	05/09/19		
				INQUIRY STATUS UPDATE				
DATE E	COA	КОВ	MEMBER-NO					
05/09/19 1	L	QM	02004946	PLANET HOME LENDING,		TRU		
Account Status & Activity: □ no new debt resulted from this inquiry □ new debt opened and already on credit report □ new debt opened but has not been reported yet								
03/28/19 1		ZM FM	00049997 2797540 801zB00982	PILGRIM MORTGAGE LLC CREDIT PLUS/PILGRIM MO CREDITPLUS		TRU XPN EFX		
Account Statu no new debt new debt o	ot res opened	ulted and a	from this ir already on cr	edit report				
-								
Acknowledgement								
Applicant's Signature	e:				Date:			
Applicant's Name:	(Print)							

END OF INQUIRY STATUS UPDATE

PAGE 1

(8 of 8)

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

05/09/19 Loan Number: 400021560

MARTINA CASTANEDA 7335 SUMMER PL SAN ANTONIO, TX 78250

Dear MARTINA CASTANEDA

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 PO BOX 1667 PITTSBURGH PA 15230	CBCIr	novis	Phone: Fax:			
	INFILE CRE	EDIT REPORT				
PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 ATTENTION: TIMOTHY SCHMIT	REPORT TYPE:INDIVIDUAL	COMPUTER ID #: 719129165162616 LENDER CASE #: 400021560	DATE RECEIVED:05/09/19 DATE COMPLETED:05/09/19			
APPLICA	NT					
INPUT INFORMATION: NAME: MARTINA CASTANEDA 7335 SUMMER PL SAN ANTONIO TX 78250	DOB :08/16/66					

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

PAGE 1 (1 of 8)

NAME: MARTINA CASTANEDA

CREDITOR

Е

Date Received:

05/09/19

HISTORICAL STATUS

NO

DEROGATORY SUMMARY

LIMIT OR

PRESENT STATUS

C O A	ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	MOS HIST REV		60 DAYS	90 Days
1	CAP ONE AUTO #62075295119441001	03/19	03/19	02/16	19206	14071	689	73 M 424	INS 03 AUTO TRU (EFX,XPN)	37 02/1		222222 XXX22	
	(800) 946-0332									03/1			
Re	ason for delinquency:												
_													
1	CAVALRY PORT #9968	04/19		09/16	672	672	672	672E	OPN 09	0			
	500 SUMMIT LAKE DRIVE VALHALLA NY 10595								TRU (EFX,XPN)				
	(800) 501-0909	COLLE	CTION O	RIGINAL	CREDITOR:	SYNCHRO	NY BANK						
1	SEC SVC FCU #3171 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	04/19	02/19	09/14	500	228	40	V 20	REV 02 LINE OF CREDIT TRU (EFX,XPN)	55 04/1 11/1	1321 9 2 01/	6 143211 213232 19 2	
Re	ason for delinquency:												
1	SUN LOAN #374 #1332	03/19 CLOSE		06/16 01/01/20	19 CHARGE	59 OFF NOTE	80 FLOAN		INS 09 NOTE LOAN	0			
				3320					EFX (TRU)				
Re	ason for delinquency:												

PAGE 1 (2 of 8)

NAME: MARTINA CASTANEDA

CREDITOR

Ε

Date Received:

05/09/19

HISTORICAL STATUS

NO

DEROGATORY SUMMARY

LIMIT OR

PRESENT STATUS

О Д	ACCOUNT NO	RPTD	LAST PMT	OPND		-	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	MOS HIST REV	30 DAYS	60 DAYS	90 DAY
	SEC SVC FCU #4561273120 PO BOX 691510 SAN ANTONIO TX 78256	04/15	04/15	11/14	907	0	0	4 M	INS 02 UNSECURED TRU (EFX,XPN)	5 02/15	1 2121 ⁻ 52	0 11	0
	(800)527-7328 eason for delinquency:				: 04/24/2015					04/15			
													_
	SUN LOAN 339 #1706 9179 GRISSOM ROAD, SUITE 107 SAN ANTONIO TX 78250	01/19	04/17	06/16	396	0			INS 09 NOTE LOAN EFX (XPN)	0			
	(210) 714–2152		D DATE: FER/SO		17 CHARGE	OFF NOTE	LOAN						
	eason for delinquency:												_
	eason for delinquency: SYNCB/CAR CARE DISC #6284	03/17	01/16	10/15	400	0			REV 09 CHARGE ACCOUNT	0			

END OF DEROGATORY REPORT

PAGE 2

(3 of 8)

		APP	LICANT					
NAME: MA	RTINA C	ASTANE	DA		Date Received:	05/09/19		
				INQUIRY STATUS UPDATE				
DATE	ECOA	КОВ	MEMBER-NO					
05/09/19	1	QM	02004946	PLANET HOME LENDING,		TRU		
□ new deb	debt re copene copene	sulted d and d but	d from this i already on c has not been					
03/28/19	1	ZM FM	00049997 2797540 801zB00982	CREDIT PLUS/PILGRIM MO		TRU XPN EFX		
Account Status & Activity: no new debt resulted from this inquiry new debt opened and already on credit report new debt opened but has not been reported yet Additional Information:								

END OF INQUIRY STATUS UPDATE

APPLICANT		
NAME: MARTINA CASTANEDA	Date Received:	05/09/19
NAME VARIATIONS		
1 KNOWN ALIAS FORMER NAME: MARTINA CASTANEDA		EFX
Additional Information:		
1 KNOWN ALIAS KNOWN ALIAS: MARTINA NARVAEZ		XPN
Additional Information:		
1 KNOWN ALIAS KNOWN ALIAS: MARTINA FLORES		XPN
Additional Information:		
1 KNOWN ALIAS NICKNAME: CASTANEDA MARTINAN		XPN
Additional Information:		

APPLICANT			
NAME: MARTINA CASTANEDA		Date Received:	05/09/19
	ADDRESS VARIATIONS		
1 ADDRESS 7335 SUMMER PL SAN ANTONIO TX 78250 Own Rent	FROM 12/07		EFX
Additional Information:			
1 ADDRESS 10254 DOVER RDG 305 #305 SAN ANTONIO TX 78250 Own Rent	FROM 06/04		EFX
Additional Information:			
1 ADDRESS 6531 TAHOKA ST SAN ANTONIO TX 78227 Own Rent	FROM 01/08		EFX
Additional Information:			
1 ADDRESS 7335 SUMMER PL SAN ANTONIO TX 78250-3366 Own Rent	FROM 02/07		TRU
Additional Information:			
1 ADDRESS 6531 TAHOKA ST SAN ANTONIO TX 78227-3020 Own Rent	FROM 06/07		TRU
Additional Information:			
1 ADDRESS 10254 DOVER 305 #305 SAN ANTONIO TX 78250-2916 Own Rent	FROM 11/01		TRU
Additional Information:			

PAGE 1

(6 of 8)

APPLICANT			
NAME: MARTINA CASTANEDA		Date Received:	05/09/19
	ADDRESS VARIATIONS		
1 ADDRESS 7335 SUMMER PL SAN ANTONIO TX 78250-3366 □ Own □ Rent	FROM 03/07		XPN
Additional Information:			
1 ADDRESS 6531 TAHOKA ST SAN ANTONIO TX 78227-3020 Own Rent	FROM 07/07		XPN
Additional Information:			
1 ADDRESS 10254 DOVER RDG 305 #305 SAN ANTONIO TX 78250-2916 Own Rent	FROM 03/01		XPN
Additional Information:			
1 ADDRESS 7335 SUMMER PL SAN ANTONIO TX 78250 Own Rent			LXN
Additional Information:			

	APPLICANT				
NAME:	MARTINA CASTANEDA			Date Received:	05/09/19
Acknowled	taement				
			Data		
Applicants	s Signature:		Date		
		PAGE 1			(8 of 8)