**CBCInnovis** PO BOX 1667 PITTSBURGH PA 15230

**APPLICANT** 

### **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 #: 719179183324091 LENDER CASE #:

400025905

DATE COMPLETED:06/28/19

DATE RECEIVED:06/28/19

**REPORT TYPE: JOINT** 

CO-APPLICANT

INPUT INFORMATION:

SAN ANTONIO TX 78240

NAME: RUBEN TAVITAS 8602 CINNAMON CREEK DR #309 DOB:07/31/60

INPUT INFORMATION: NAME: VERONICA C MARTINEZ

DOB:07/02/65

8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240

HOME PHONE:210-819-9413		HOME PHONE:210-852-5329						
		FILE IDENTIFICATIONS						
RUBEN Z TAVITAS 454-31-6648	07/31/60	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240		EFX				
RUBEN Z TAVITAS 454–31–6648	07/31/60	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449		TRU				
RUBEN TAVITAS 454-31-6648	07/31/60	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449		XPN				
RUBEN TAVITAS			NoRept	LXN				
VERONICA C MARTINEZ 454-33-4314	00/00/66	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240		EFX				
VERONICA C MARTINEZ 454-33-4314	07/02/65	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449		TRU				
VERONICA C MARTINEZ 454-33-4314	07/02/65	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449		XPN				
VERONICA C MARTINEZ			NoRept	LXN				
		FRAUD ALERT						
1 IDENTITY SCAN INQUIRY ADDRESS IS LI	:STED AS A MULTI-	DWELLING UNIT		EFX				
1 IDENTITY SCAN INQUIRY ADDRESS IS LI	STED AS A CAMPGRO	DUND		EFX				
1 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CL				TRU				
8 IDENTITY SCAN INQUIRY ADDRESS IS LI	 :STED AS A MULTI-	DWELLING UNIT		EFX				
8 IDENTITY SCAN INQUIRY ADDRESS IS LI	STED AS A CAMPGRO	DUND		EFX				
8 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CL				TRU				
1 SSN ISSUANCE FIRST YEAR ISSUED: 19 STATE ISSUED: TX	974			EFX				
8 SSN ISSUANCE FIRST YEAR ISSUED: 19 STATE ISSUED: TX	975			EFX				

APPLICANT		CO-APPLICANT							
NAME: RUBEN TAVITAS		NAME:	VERONICA C		e Received:	06/28/19			
	REGULATOR'	Y MESSAGES							
1 FACT ACT:THE NUMBER OF INQUI AFFECTED THE CREDIT SCORE	RIES ON THE CONSUME	RS CREDIT	FILE HAS	ADVERSELY	E	EFX			
1 FACT ACT:THE NUMBER OF INQUI AFFECTED THE CREDIT SCORE WI					Γ	RU			
1 FACT ACT:THE NUMBER OF INQUI AFFECTED THE CREDIT SCORE	RIES ON THE CONSUME	RS CREDIT	FILE HAS	ADVERSELY	>	(PN			
8 FACT ACT:THE NUMBER OF INQUI AFFECTED THE CREDIT SCORE	RIES ON THE CONSUME	RS CREDIT	FILE HAS	ADVERSELY	E	FX			
	Sum	mary							
Input Information	Cross Check Category			Result	t				
Name 1 RUBEN TAVITAS	Name Verification			<b>Ø</b>	Name Matched				
	Watch Lists (includes OFAC)			<b>Ø</b>	Watch Lists Search Found	ed/No Match			
Address 8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Verification			<b>Ø</b>	Address Matched				
SAN ANTONIO TA 70240	High Risk Address			<b>Ø</b>	Address Cleared				
Social Security Number 454-31-6648	Social Security Verification			<b>Ø</b>	SSN Matched				
	Other Identities Linked to SSN			<b>Ø</b>	Cleared/No Other I SSN	Ds Linked to			
	SSA Issuance			•	SSN Issued				
	SSA Death Master			Ø	SSN Cleared				
<b>Date of Birth</b> 07/31/60	Date of Birth Verification			<b>Ø</b>	Date of Birth Match	ed			
<b>Phone Number</b> 210-819-9413	Phone Number Verification			8	Phone Number not	Matched			
	Consumer IE	) Verification							
Name				Date First	Number Active	e Number Total			
<b>S</b>				Received	Sources	Sources			
1 RUBEN Z TAVITAS   RUBEN TAVITES				01/14/03 08/31/16		3 1			
RUBEN TAVITAS				03/13/03		$\bar{1}$			
Address									
1 8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1449				07/31/06	5 3	3			
8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1476				08/31/13	1 1	1			
8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-5812				01/12/12	2 0	1			
8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1470				01/04/09	9 0	1			

PAGE 2 (2 of 15)

NAI	ME: RUBEN TAVITAS		NAME:	NAME: VERONICA C MARTINEZ  Date Received: 06/28/19								
		Consumer II	O Verification									
<b>Ø</b>	Address  718 GARDINA SAN ANTONIO TX 78201-2801				Date First Received 08/31/06	Number Active Sources 0	Number Total Sources 1					
	2211 LEE HALL SAN ANTONIO TX 78201-3452				05/28/00	0	1					
<b>Ø</b>	Social Security Number											
1	000-00-6648				03/13/01	4	4					
0	Date of Birth											
1	07/30/60 07/31/60				01/31/06 03/31/04	3 1	3 1					
8	Phone Number											
1	(210) 776–6418				01/31/13	3	3					
		Other Ve	rifications									
0	Watch Lists (includes OFAC)											
1	RUBEN TAVITAS	Watch Lists Searc	:hed/No Ma	tch Found								
<b>Ø</b>	High Risk Address											
1	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Cleared										
<b>Ø</b>	SSA Issuance	State Of Issue		Issued Between		Input DOB						
1	454-31-6648	TEXAS		1974–1976		07/31/60						
<b>Ø</b>	SSA Death Master											
1	454-31-6648	SSN Cleared										

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**CO-APPLICANT** 

# APPLICANT NAME: RUBEN TAVITAS NAME: VERONICA C MARTINEZ Date Received: 06/28/19 Summary Input Information Cross Check Category Result Name 8 VERONICA C MARTINEZ Name Verification Watch Lists (includes OFAC) Watch Lists Searched/No Match Found

Input Information	Cross Check Category	Result
Name 8 VERONICA C MARTINEZ	Name Verification	Name Matched
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 8602 CINNAMON CREEK DR #309	Address Verification	Address Matched
SAN ANTONIO TX 78240	High Risk Address	Address Cleared
Social Security Number 454-33-4314	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
<b>Date of Birth</b> 07/02/65	Date of Birth Verification	Date of Birth Matched
Phone Number 210-852-5329	Phone Number Verification	Phone Number Matched

	Consumer ID Verification													
8	Name  VERONICA C MARTINEZ  VERONICA MARTINEZ	Date First Received 02/24/99 12/31/98	Number Active Sources 1 0	Number Total Sources 5										
0	Address													
8	8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1449	12/24/16	1	4										
	8602 CINNAMON DR APT 309 SAN ANTONIO TX 78240	04/03/17	0	1										
	5470 W MILITARY DR APT 210 SAN ANTONIO TX 78242-1258	08/27/16	0	1										
	6711 MERRY OAKS DR SAN ANTONIO TX 78242-1327	08/23/15	0	1										
	215 CANAVAN AVE SAN ANTONIO TX 78221-1128	12/27/14	0	1										
	PO BOX 276669 SAN ANTONIO TX 78227-6669	03/31/14	0	1										
	PO BOX 28291 SAN ANTONIO TX 78228-0291	01/03/13	0	1										
	647 MARQUETTE DR SAN ANTONIO TX 78228-4841	04/27/12	0	1										
	2617 WILSON SAN ANTONIO TX 78228-3219	09/24/10	0	1										

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### **APPLICANT CO-APPLICANT** NAME: **RUBEN TAVITAS** NAME: **VERONICA C MARTINEZ Date Received:** 06/28/19 Consumer ID Verification Address **Date First** Number Active **Number Total** 0 Received Sources Sources 315 CANAVAN AVE 06/28/06 0 1 SAN ANTONIO TX 78221-1131 900 BABCOCK RD APT 4 11/23/03 0 1 SAN ANTONIO TX 78201-2664 415 GOULD ST 02/29/00 0 1 SAN ANTONIO TX 78207-2730

315 CAMADA ST

107 CAMADA ST

Social Security Number

000-00-4314

Date of Birth 07/02/65

07/01/65

Phone Number

(210) 239-5428

(210) 927–5068

(210) 267-8482

(210) 507-7107

(210) 852-5329

SAN ANTONIO TX 78207-1534

SAN ANTONIO TX 78207-1635

rifications

<b>Ø</b>	Watch Lists (includes OFAC)			
8	VERONICA C MARTINEZ	Watch Lists Search	ed/No Match Found	
<b>Ø</b>	High Risk Address			
8	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Cleared		
0	SSA Issuance	State Of Issue	Issued Between	Input DOB
8	454–33–4314	TEXAS	1975–1976	07/02/65
<b>Ø</b>	SSA Death Master			
8	454–33–4314	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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03/13/16

01/05/16

12/18/15

08/31/15

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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 #: 719179183324091 LENDER CASE #:

400025905

DATE COMPLETED:06/28/19

**DATE RECEIVED:**06/28/19

**REPORT TYPE: JOINT** 

CO-APPLICANT

INPUT INFORMATION:

NAME: RUBEN TAVITAS

**SSN**: 454-31-6648 **DOB:**07/31/60

**APPLICANT** 

8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240 **HOME PHONE:**210-819-9413

**CURRENT ADDRESS:** 

8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449

SINCE:01/09

**PREVIOUS ADDRESS:** 

8602 CINNAMON CREEK DR #1805 SAN ANTONIO TX 78240-1476

FROM:08/31/11

PREVIOUS ADDRESS:

8602 CINNAMON CREEK DR 1311 SAN ANTONIO TX 78240-1470

FROM:10/31/08

INPUT INFORMATION:

NAME: VERONICA C MARTINEZ

**SSN**: 454-33-4314 DOB:07/02/65

8602 CINNAMON CREEK DR #309

SAN ANTONIO TX 78240 **HOME PHONE:**210-852-5329

**CURRENT ADDRESS:** 

8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240-1449

**SINCE:12/16** 

**PREVIOUS ADDRESS:** 

6711 MERRY OAKS DR SAN ANTONIO TX 78242-1327

FROM:06/25/14

PREVIOUS ADDRESS:

215 CANAVAN AV

SAN ANTONIO TX 78221-1128

FROM:12/27/14

### **EMPLOYMENT INFORMATION**

CO-APPLICANT'S EMPLOYMENT

PRESENT EMPLOYMENT:

COMMERCIAL RESOURCE INSTALLATI

FROM:06/28/19

**FURNITURE INS** POSITION:

PREVIOUS EMPLOYMENT: **CRI/TPM ENTERPRISE** 

FROM: 11/03/16

POSITION: **FURNITURE INS**  PRESENT EMPLOYMENT:

SAISD

FROM:08/01/93

POSITION: TECH ASSIST

PREVIOUS EMPLOYMENT:

MEMORIAL MEDICAL

FROM: 12/01/91

### **CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	749	23,115	8,700	18	27	2	0
INSTALLMENT	4,318	22,620	26,859	20	0	3	24
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	44,399	44,399	12,738	9	0	0	0
TOTAL	49.466	90.134	48.297	47	27	5	24

**#INQUIRIES #PUBLIC RECORDS #BANKRUPTCIES** 0 WORST TRADE OLDEST DATE 07/15/87 21 **#SATISFACTORIES:** PAST DUES: 67,347

> PAGE 1 (6 of 15)

	AF	PPLICANT		CO-APPLICANT						
	UBEN TAVITAS 54-31-6648			NAME: S.S.N:	VERONICA C MARTII 454-33-4314	NEZ Date Received:	06/28/19			
			SCO	RING						
E C O A 5	78	10 PROPORTION	Brand CLASSIC 04 SCORE INQUENCY ELINQUENCY IS TOO RECEN' OF REVOLVING BALANCES T CCOUNTS WITH DELINQUEN	O REVOLVING		HIGH	TRU			
E C O A 1	62	18 NUMBER OF A 10 PROPORTION	Brand BEACON 5.0 SCORE INQUENCY AND DEROGATOR CCOUNTS WITH DELINQUEN OF BALANCES TO CREDIT LII ME SINCE DEROGATORY PUI	CY MITS TOO HIG	SH ON REVOLVING ACCOU	JNTS	EFX			
E C O A 1	46	18 NUMBER OF A 10 PROPORTION	Brand FAIR ISAAC SCORE 2 NQUENCY AND PUBLIC RECOCCOUNTS WITH DELINQUEN OF BALANCE TO HIGH CRED EROGATORY PUBLIC RECOR	CY IT ON REVOL'	VING ACCOUNTS		XPN			
E C O A 8	67	Repository Brand TransUnion CLASSIC 04 SCORE TRU  38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN								
E	56	13 TIME SINCE D	Brand BEACON 5.0 SCORE NQUENCY OF BALANCES TO CREDIT LI ELINQUENCY IS TOO RECENT CCOUNTS WITH DELINQUEN	COR UNKNOV		JNTS	EFX			
E C O A 5	55	13 TIME SINCE D	Brand FAIR ISAAC SCORE 2 NQUENCY OF BALANCE TO HIGH CRED ELINQUENCY IS TOO RECEN' CCOUNTS WITH DELINQUEN	OR UNKNOV			XPN			
			REGULATOR	Y MESSAGE	:S					
	T:THE NUMB ED THE CRED	•	RIES ON THE CONSUM	ERS CREDI	T FILE HAS ADVER	RSELY	EFX			
		•	RIES ON THE CONSUMI TH NO DEROGATORY I				TRU			
	T:THE NUMB ED THE CRED		RIES ON THE CONSUMI	ERS CREDI	T FILE HAS ADVER	SELY	XPN			
	T:THE NUMB ED THE CRED	•	RIES ON THE CONSUMI	ERS CREDI	T FILE HAS ADVER	SELY	EFX			
			PUBLIC RECOR	D INFORMA	TION					

NO PUBLIC RECORDS FOUND

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### **APPLICANT CO-APPLICANT**

NAME: **RUBEN TAVITAS** 

NAME: VERONICA C MARTINEZ 454-31-6648 S.S.N: 454-33-4314

S.S.N: Date Received: 06/28/19

### CREDIT HISTORY

						PRESENT	STATUS			HIST	ORICA	L STA	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
8	WFDS #519620205549 (949) 862-7430	05/19	05/19	01/15	12206	4647	0	72 M 205	INS 01 AUTO TRU (EFX,XPN)	51		0 111111 111111	- 11
1	ALAMO DWNTWN #7719 323 WEST MAIN SAN ANTONIO TX 78205 (210) 223-3300	05/19	05/19	07/16	9259	2001	0	43 M 313	INS 01 AUTO TRU	34		0 111111 111111	- 11
1	REGIONAL FIN #5500001504 7500 ECKHERT ROAD SAN ANTONIO TX 78240 (210) 348-3940	05/19		05/19	1500	1574	0	18 M 125	INS 01 UNSECURED TRU (EFX)	0	0	0	0
1	REGIONAL FIN #5500001455 7500 ECKHERT ROAD SAN ANTONIO TX 78240 (210) 348-3940	05/19	05/19	04/19	660	641	0	12 M 79	INS 01 SECURED TRU (EFX)	1	0 11	0	0
8	CAPITAL ONE #2090 (804) 967-1000	06/19	05/19	06/18	500	503	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	11	0 1111	0 111111	0
1	BARRIFINANCE #2424 2400 WEST AVE SAN ANTONIO TX 78201 (210) 733-8157	07/13	05/13	06/13	800			10 M 113	INS 01 NOTE LOAN TRU	1	0 11	0	0
1	ECONOMY FINANCE CO #2424 2400 W AVE STE 1 SAN ANTONIO TX 78201 (325) 658-4571	06/11 NOTE I	06/11 OAN	06/11	758			9 M 84	INS 01 NOTE LOAN EFX		0	0	0
1	FENIXFINANCE #2424 2400 WEST AVE SAN ANTONIO TX 78201 (210) 733-8157	02/18		12/17	1646			13 M 126	INS 01 NOTE LOAN TRU	1	0 11	0	0
1	FENIXFINANCE #2424 2400 WEST AVE SAN ANTONIO TX 78201 (210) 733-8157	11/17		07/17	1490			11 M 135	INS 01 NOTE LOAN TRU	3	0 1111	0	0
1	FENIXFINANCE #2424 2400 WEST AVE SAN ANTONIO TX 78201 (210) 733-8157	07/17	05/17	02/17	1377			10 M 137	INS 01 NOTE LOAN TRU	5	0 11111	0	0

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### **CO-APPLICANT**

NAME: **RUBEN TAVITAS** S.S.N:

NAME: 454-31-6648

VERONICA C MARTINEZ S.S.N: 454-33-4314

Date Received:

06/28/19

### CREDIT HISTORY

						PRESENT	STATUS			HIST	ORICA	L STAT	US
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	ALAMO DWNTWN #5739 323 WEST MAIN SAN ANTONIO TX 78205 (210) 223-3300	12/12 CLOSE	12/12 D CLOSI	02/10 ED DATE	11881	0	0	33 M	INS 01 AUTO TRU	33		0 111111 111111	
1	CONN CREDIT CORP #315449030 (877) 358-1252	12/11	03/11	05/08	1707	0		36 M 47	INS 01 SECURED EFX (XPN,TRU)	43	0	0	0
8	JPMCB - CARD SERVICE		02/14		3400	0		M	REV 01	99	0	0	0
	#9810 (800) 945–2000	REQUE			009 ACCOUN	T CLOSED	AT CONSU	JMERS	CREDIT CARD EFX (XPN)				
8	KAY JEWELERS #3189 PO BOX 4485 BEAVERTON OR 97076 (866) 875-0891	06/19	01/16 VE ACC	09/14 OUNT CL	5300 OSED DATE	0 09/06/201	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	57		0 111111 111111	
8	KAY JEWELERS #1598 (800) 877-3616	07/13	06/11 VE ACC	01/10 OUNT CL	421 OSED DATE	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	41		0 111111 111111	
1	REGIONAL FINANCE #55 #550050756 (210) 348-3940	01/19 CLOSE INSTAL	10/18 D DATE:	09/16 10/01/20 SALES C	1446 018 FIXED RA	0		24 M	INS 01 INSTALLMT SALES EFX (TRU)	27		0 111111 111111	
8	SEARS/CBNA #6554	10/17	05/12	07/89	5510	0		М	REV 01 CHARGE ACCOUNT EFX (XPN)	99		0 111111 111111	
	MAILONLY	REQUE			009 ACCOUN	T CLOSED	AT CONSU	JMERS					
8	SEC SVC FCU #4424402020 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	09/10 CLOSE	09/10 D - CON	09/04 ISUMER	19700 CLOSED DA	0 TE: 09/29/2	0	72 M	INS 01 AUTO TRU (EFX,XPN)	71		0 111111 111111	
8	SYNCB/WALMART #8837 PO BOX 965024 ORLANDO FL 32896 (877) 294-7880	04/13 CLOSE	04/13 D – CON	11/91 ISUMER	2325 PAID ACCO	0 JNT/ZERO	BALANCE	0	REV 01 CHARGE ACCOUNT XPN	99		0 111111 111111	
1	WEBBNK/FHUT #0236 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303 (866) 734-0342	02/18 CLOSE	D CLOSI	07/12 ED DATE	250 :: 01/11/2018	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	67		0 111111 111111	

CO-APPLICANT

NAME: RUBEN TAVITAS | NAME: VERONICA C MARTINEZ

S.S.N: 454-31-6648 S.S.N: 454-33-4314 Date Received: 06/28/19

CREDIT HISTORY

						PRESENT STATUS			HISTORICAL STATUS	
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS DAYS
8	WF FINANCIAL CARDS #0553	12/17	09/17	07/00	7250	0		M	REV 01 CREDIT CARD	99 0 0 0
	MAILONLY	REQUE			009 ACCOUN	T CLOSED	AT CONSU	JMERS	EFX (XPN)	111111111111
1	ECMC #0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	FINAN	ISPUTED CE CORF	ORA	6478 NS, MEETS F	11531 CRA NAVII	11531 ENT CRED	11531E IT	OPN 09 EDUCATIONAL LN TRU	0
1	ECMC #0002	06/19			6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN	0
	MAILONLY	ACCOL	INT INFO	XED RA	14 CONSUM TE	ER DISPU	TES THIS		EFX EFX	
2	SANTANDER #30000111019941000 PO BOX 961245 FORT WORTH TX 76161 (866) 923–9282	05/19 UNPAI	06/17 D BALAN	04/14 CE CHAI	26433 RGED OFF C	10523 LOSED DA	10523 TE: 12/31/2	362E	INS 09 AUTO TRU (EFX,XPN)	0
1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	NELLIE			3952 NS, MEETS F	7034 CRA BONY	7034 ⁄ MELLON	7034E ELT	OPN 09 EDUCATIONAL LN TRU	0
1	ECMC #0001 MAILONLY	ACCOL	INT INFO	) IXED RA	3952 14 CONSUM TE	7034 ER DISPU	7034 TES THIS	7034E	OPN 09 EDUCATIONAL LN EFX	0
8	FIRSTMARK CREDIT UNION #2970 2023 GOLD CANYON DR SAN ANTONIO TX 78232 (210) 342-8484	04/17 CLOSE	04/17 D DATE:	03/05	8200 014 CLOSED	6922 - CONSUM	1ER	V 139	REV 01 CREDIT CARD XPN (EFX,TRU)	99 9 1 0 X11111111112 322222211112 05/16 2 03/16 2 04/16 3
8	FIRSTMARK CREDIT UNION #2970 2023 GOLD CANYON DR SAN ANTONIO TX 78232 (210) 342-8484	06/19	05/19	03/05	8200	6674	175	V 134	REV 02 CREDIT CARD XPN	49 18 1 0 211221111212 211221121211 06/19 2 03/19 2 04/16 3
1	#0003 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	FINAN	ISPUTED CE CORF JNT IN D	ORA	2122 NS, MEETS F	3212 CRA NAVII	3212 ENT CRED	3212E IT	OPN 09 EDUCATIONAL LN TRU	0

**CO-APPLICANT** 

NAME:

VERONICA C MARTINEZ RUBEN TAVITAS S.S.N: 454-31-6648 S.S.N: 454-33-4314 Date Received: 06/28/19

# CREDIT HISTORY

NAME:

						PRESENT	STATUS			HIST	ORIC	AL STA	TUS
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		60 S DAYS	90 DAYS
1	#0003		D DATE:		2122 014 CONSUM	3212 IER DISPU	3212 TES THIS	3212E	OPN 09 EDUCATIONAL LN EFX	0			
	MAILONLY	COLLE		ARIABLE	/ E/ADJUSTAB	LE RATE							
8	BANK OF AMERICA #2809	06/19	05/19	05/14	3500	3210	3210	161E	REV 09 CREDIT CARD EFX (XPN,TRU)	0			
	(800) 421–2110	GRANT		: 09/01/20   	15 CHARGE	OFF CLOS	SED - CREI	DIT					
8	JPMCB - CARD SERVICE #3226	02/15	02/14	04/10	2500	2584	2584	129E	REV 09 CREDIT CARD EFX	0			
	(800) 945–2000	GRAN1		05/01/20	013 CHARGE	OFF CLOS	ED - CREI	DIT					
8	TARGET/TD #1722	06/19 CLOSE	03/17 D – CRE	11/05 DIT GRA	1500 NTOR CLOS	1932 ED DATE:	1932 10/03/2015	97E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
1	COMMONWEALTH FINANCIAL #D26608398N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19 COLLE	CTION C	10/18 PRIGINAL	1852 CREDITOR	1852 : MEDICAL	1852 PAYMENT	1852E DATA	INS 09 COLLECTION ATTY XPN (EFX)	0			
1	CAPIO PARTNERS LLC #19129523 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (903) 892-7400	06/19 COLLE	CTION C	11/18 PRIGINAL	1182 CREDITOR	1182 MEDICAL	1182 PAYMENT	1182E DATA	INS 09 COLLECTION ATTY XPN	0			
1	MERRICK BK #9176	06/19 UNPAII	06/17 D BALAN	08/16 ICE CHA	650 RGED OFF C	685 CLOSED DA	685 TE: 09/28/2	34E 2017	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
8	MIDLAND FUNDING LLC #8474	06/19	08/18	11/16	1141	642	642	642E	OPN 09 EFX (XPN,TRU)	0			
	(844) 236–1959				18 COLLEC	TION ORIG	NAL						
8	US BK RMS CC #9611 CB DISPUTES SAINT LOUIS MO 63166 (866) 234-4750	06/19 CLOSE	05/18 D – CON	05/13 ISUMER	1000 CLOSED DA	605 TE: 02/01/2	605 016	30E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
8	UNITED COLLECTION BURE #57055788 5620 SOUTHWYCK BLVD TOLEDO OH 43614 (866) 209-0622	06/19 COLLE	CTION (	02/19 DRIGINAL	200 CREDITOR	200	200 PAYMENT	200E DATA	INS 09 COLLECTION ATTY XPN	0			

PAGE 6 (11 of 15)

### **APPLICANT CO-APPLICANT**

VERONICA C MARTINEZ

NAME: **RUBEN TAVITAS** 

NAME:

S.S.N: 454-31-6648 S.S.N: 454-33-4314 Date Received: 06/28/19

### **CREDIT HISTORY**

						PRESENT	STATUS			HIST	ORICA	L STAT	TUS
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
8	IQ DATA INT #0659 1010 SE EVERETT MALL WAY EVERETT WA 98208 (888) 248-2509	06/19 COLLE	CTION C	12/16 PRIGINAL	111 CREDITOR:	128 PARKVIST	128 - A TX	128E	OPN 09 TRU	0			
8	CREDIT COLL #0876 PO BOX 447 NORWOOD MA 02062 (603) 570-4294	06/19 COLLE	CTION C	10/18 PRIGINAL	75 CREDITOR:	75 MEDICAL	75	75E	OPN 09 TRU	0			
8	CB/VICSCRT #4792	07/18 PURCH	01/17 IASED B	03/02 Y ANOTI	1250 HER LENDEF	0 CLOSED I	0 DATE: 07/2	2/2017	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
1	FEB-RETAIL #5932 PO BOX 4499 BEAVERTON OR 97076 (866) 502-6439	09/17	02/17 IASED B	06/16 Y ANOTI	2000 HER LENDER	0 CLOSED I	0 DATE: 02/2	7/2017	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
1	SAF #4372230626SF00003 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13 STUDE 12/31/2		06/88 N PERM	1365 ASSIGN GOV	0 /N CLOSEC	0 DATE:	102 M	INS 05 EDUCATIONAL LN TRU	14 11/1: 12/1:	1X1 3 5 10/1	1 555543 13 5	8
1	SAF #4372230626SF00002 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13 STUDE 12/31/2		06/88 N PERM	2625 ASSIGN GOV	0 /N CLOSEC	0 DATE:	109 M	INS 05 EDUCATIONAL LN TRU	14 11/1: 12/1:	1X1 3 5 10/1	1 555543 13 5	8 311
1	SAF #4372230626SF00001 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13 STUDE 12/31/2		07/87 N PERM	1313 ASSIGN GOV	0 /N CLOSEC	0 DATE:	109 M	INS 05 EDUCATIONAL LN TRU	14 11/1: 12/1:	1X1 3 5 10/1	1 555543 13 5	8 311
8	SYNCB/CARECR #7772 C/O PO BOX 965036 ORLANDO FL 32896 (866) 396–8254	12/16 PURCH	09/16 HASED B	04/15 Y ANOTI	2000 HER LENDER	0 CLOSED I	0 DATE: 02/2	2/2016	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			

### ADDITIONAL INFORMATION

KNOWN ALIAS KNOWN ALIAS: VERONICA A MARTINEZ TRU

### CONSUMER REFERRAL INFORMATION

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

PAGE 7 (12 of 15)

EFX

APPLICANT CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ

LXN

S.S.N: 454-31-6648 | S.S.N: 454-33-4314 | Date Received: 06/28/19

CONSUMER REFERRAL INFORMATION

TRANSUNION TRU

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

CHESTER, PA 19016 800-888-4213

EXPERIAN XPN

WWW.EXPERIAN.COM

701 EXPERIAN PARKWAY, P.O. BOX 2002

ALLEN, TX 75013-0036

888-397-3742

LEXISNEXIS RISK SOLUTIONS BUREAU LLC
PROVIDER OF LIEN AND JUDGMENT RECORDS

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

CBCINNOVIS CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITORIES NAMED ABOVE. WHILE THIS REPORT MAY CONTAIN DUPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBCINNOVIS, THE CREDIT REPORT MEETS THE STANDARD SET FORTH BY FNMA, FHLMC, HUD, FHA, AND VA GUIDELINES FOR REAL ESTATE TRANSACTIONS

**END OF REPORT** 

PAGE 8 (13 of 15)

	AI	PPLICANT			CO-APPLICAN	T
NAME: RUBE	N TAVITAS			NAME:	VERONICA C MARTINEZ Date Recei	ved: 06/28/19
			INQUIRY STA	TUS UPDATE		
DATE	ECOA KO	B MEMBER-NO				
06/28/19	1 QM	02004946	PLANET HOME L	ENDING,		TRU
□ new debt of	bt resul opened a	ivity: ted from this in nd already on cr ut has not been	edit report			
05/30/19	1 ZM FM		AMERICAN PACI PARTNERS/AMER PARTNERSCR			TRU XPN EFX
□ new debt of	bt resul opened a	ivity: ted from this in nd already on cr ut has not been	edit report			
. ,,	1	650FP15343	REGIONLFIN			EFX
□ new debt of	bt resul opened a	ted from this in nd already on cr ut has not been	edit report			
04/04/19	1 ZM FR		VETERANS UNIT EQUIFAX MORTO EMS			TRU XPN EFX
□ new debt of	bt resul opened a	ivity: ted from this in nd already on cr ut has not been	edit report			
Acknowledgement						
	e:				Date:	_
Applicant's Name:	(Print)					
Co-Applicant's Sign	ature:				Date:	
Co-Applicant's Nam						
	( ····································					

PAGE 1

(14 of 15)

	APP	PLICANT		CO-APP	LICANT	
NAME:	RUBEN TAVITAS		NAME:	VERONICA C MARTINEZ Da	te Received:	06/28/19
		END OF INQUIR		SUPDATE		
		PA	GE 2			(15 of 15)

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

06/28/19 Loan Number: 400025905

RUBEN TAVITAS 8602 CINNAMON CREEK DR #309 SAN ANTONIO, TX 78240

**Dear RUBEN TAVITAS** 

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

P	BCInnovis O BOX 1667 TTSBURGH PA 15230				CBCIn	novis			Phone Fax:		-216- -688-		
	TIODONOTIFA 13230		I	NFIL	E CRED	DIT REI	PORT						
PI 40 SI IR A	REPARED FOR: LANET HOME LENDING, LLC 00 E LAS COLINAS BLVD JITE 240 VING TX 75039 TTENTION: ICHARD OROZCO	REPORT 1	TYPE:IN	IDIVIDU	AL	COMPUT 71917918 LENDER 40002590	3324091 CASE #:		DATE RECE				
	APPLICAN	NT											
86 S/	PUT INFORMATION: AME: RUBEN TAVITAS 502 CINNAMON CREEK DR #309 AN ANTONIO TX 78240 OME PHONE:210-819-9413	<b>DOB</b> :07/3 <sup>2</sup>	1/60										
					DISPUTE S	UMMARY							
	I					1				1			
_	CREDITOR				LIMIT OR	PRESENT	STATUS			NO	ORICA	L STA	TUS
E C O A	ACCOUNT NO	RPTD	LAST PMT	OPND	HIGHEST	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	MOS	30 DAYS	60 DAYS	90 DAY
1	#0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	FINAN	ISPUTEI CE CORF	ORA	NS, MEETS	11531 FCRA NAVI	11531 ENT CRED	11531E IT	OPN 09 EDUCATIONAL LN TRU	0			
R:	eason for dispute:												
1	#0002 MAILONLY	ACCOL	NT INFO	XED RA	6478 014 CONSUM TE	11531 MER DISPU	11531 TES THIS	11531E	OPN 09 EDUCATIONAL LN EFX	0			
R:	eason for dispute:												
1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	NELLIE	MAE	12/13 D BY CO	3952 NS, MEETS	7034 FCRA BON	7034 Y MELLON	7034E ELT	OPN 09 EDUCATIONAL LN TRU	0			

Reason for dispute:\_\_\_\_\_

E CREDITOR C ACCOUNT NO RPTD PMT OPND CREDIT OWING PAST DUE  1 ECMC #0001    COLORED DATE ON/M/0044 CONSIMED DIGDUTES THIS DOWNED DIGDUTES THIS DUE    DISPUTE SUMMARY   PRESENT STATUS   HISTORICAL   NO	
E CREDITOR C ACCOUNT NO O A  RPTD PMT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND OPND OPND OPND OPND OPND OPND OPND	
E CREDITOR C ACCOUNT NO O A  RPTD PMT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND CREDIT OPND OPND OPND OPND OPND OPND OPND OPND	
C ACCOUNT NO RPTD PMT OPND CREDIT OWING PAST DUE TERMS PYMT AMT VENDOR HIST DUE  1 ECMC #0001  1 ECMC #0001  1 DECMC PRODE PMT OPND PMT OP	
#0001 EDUCATIONAL LN	60 90 DAYS DAYS
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS  MAILONLY  ACCOUNT INFO  COLLECTION FIXED RATE  ACCOUNT IN DISPUTE  ACCOUNT IN DISPUTE	
Reason for dispute:	
1 ECMC	
(888) 221–3262 INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE	
Reason for dispute:	
1   ECMC   06/19   12/12   2122   3212   3212   OPN 09   0   EDUCATIONAL LN	
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS   EFX   MAILONLY   ACCOUNT INFO   COLLECTION VARIABLE/ADJUSTABLE RATE   ACCOUNT IN DISPUTE	
Reason for dispute:	

**END OF DISPUTE REPORT** 

PAGE 2 (2 of 11)

NAME: RUBEN TAVITAS

Date Received:

06/28/19

HISTORICAL STATUS

# DEROGATORY SUMMARY

PRESENT STATUS

						PRESENT	SIAIUS			HISTORICAL STATUS
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT		AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS REV
1	ECMC #0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401	06/19		12/13	6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN TRU	0
	(888) 221–3262	FINANC	ISPUTED CE CORF JNT IN D	ORA	NS, MEETS F	CRA NAVII	ENT CRED	İΤ		
Re	eason for delinquency:									
_										
1	ECMC #0002 MAILONLY		D DATE: JNT INFO		6478 014 CONSUM	11531 IER DISPU	11531 TES THIS	11531E	OPN 09 EDUCATIONAL LN EFX	0
		COLLE	CTION F JNT IN D	IXED RA	TE					
2	SANTANDER #30000111019941000 PO BOX 961245 FORT WORTH TX 76161 (866) 923–9282	05/19 UNPAI	06/17 D BALAN	04/14 CE CHAI	26433 RGED OFF C	10523 LOSED DA	10523 TE: 12/31/2	362E 2016	INS 09 AUTO TRU (EFX,XPN)	0
Re	eason for delinquency:									
1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19	ISPUTE	12/13 D BY COI	3952 NS, MEETS F	7034 CRA BON	7034 Y MELLON	7034E ELT	OPN 09 EDUCATIONAL LN TRU	0
		NELLIE ACCOL	MAE JNT IN D	ISPUTE						
Re	eason for delinquency:									
=										

PAGE 1 (3 of 11)

NAME: RUBEN TAVITAS

Date Received:

06/28/19

### DEROGATORY SUMMARY

						PRESENT	STATUS			HIST	ORICA	L STA	rus
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	ECMC #0001	06/19			3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN	0			
	MAILONLY	ACCOL	D DATE: JNT INFO CTION F JNT IN D	) IXED RA	14 CONSUM TE	IER DISPU	TES THIS		EFX				
Re	eason for delinquency:												
_													
1	ECMC #0003 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	FINANG	ISPUTED CE CORF	ORA	2122 NS, MEETS F	3212 FCRA NAVI	3212 ENT CRED	3212E IT	OPN 09 EDUCATIONAL LN TRU	0			
Re	eason for delinquency:  ECMC #0003	06/19		12/12	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN	0			
	MAILONLY	ACCOL	NT INFO	) ARIABLE	14 CONSUM ADJUSTABI		TES THIS		EFX				
Re —	eason for delinquency:												
1	COMMONWEALTH FINANCIAL #D26608398N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19	CTION C	10/18 RIGINAL	1852 . CREDITOR:	1852 MEDICAL	1852 PAYMENT	1852E DATA	INS 09 COLLECTION ATTY XPN (EFX)	0			
Re —	eason for delinquency:												

PAGE 2 (4 of 11)

NAME: RUBEN TAVITAS

Date Received:

06/28/19

HISTORICAL STATUS

### DEROGATORY SUMMARY

PRESENT STATUS

						PRESENT	SIAIUS			HISTORICAL STATUS
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT		AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS DAYS
	CAPIO PARTNERS LLC #19129523 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090	06/19		11/18	1182	1182	1182	1182E	INS 09 COLLECTION ATTY XPN	0
	(903) 892-7400	COLLE	CTION C	RIGINAL	CREDITOR	MEDICAL	PAYMENT	DATA		
26	eason for delinquency:									
	MERRICK BK	06/19	06/17	08/16	650	685	685	34E	REV 09	0
	#9176	UNPAII	BALAN	CE CHA	RGED OFF C	LOSED DA	TE: 09/28/	2017	CREDIT CARD TRU (EFX,XPN)	
	FEB-RETAIL #5932 PO BOX 4499 BEAVERTON OR 97076 (866) 502-6439	09/17	02/17 HASED B	06/16 Y ANOTI	2000 HER LENDEF	0 CLOSED I	0 DATE: 02/2	7/2017	REV 09 CREDIT CARD TRU (EFX,XPN)	0
	SAF #4372230626SF00003 2500 BROADWAY HELENA MT 59604	12/13	12/13	06/88	1365	0	0	102 M	INS 05 EDUCATIONAL LN TRU	14 0 1 8 555555554311 1X1 11/13 5 10/13 5
	(800) 852-2761		NT LOAL	N PERM	ASSIGN GO	N CLOSED	DATE:			12/13 5

PAGE 3 (5 of 11)

NAME: RUBEN TAVITAS

Date Received:

06/28/19

### DEROGATORY SUMMARY

						PRESENT	STATUS			HISTORICAL STATUS			rus
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	SAF #4372230626SF00002 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13 STUDE 12/31/2		06/88 N PERM	2625 ASSIGN GO\	0 /N CLOSEC	0 DATE:		INS 05 EDUCATIONAL LN TRU	14 11/13 12/13	1X1 3 5 10/1	1 555543 3 5	8

ea	son for delinquency:									
# 2 H	SAF 4372230626SF00001 500 BROADWAY IELENA MT 59604 800) 852-2761	12/13 STUDE 12/31/2	1	07/87 N PERM	1313 ASSIGN GOV	0 'N CLOSEC	0 DATE:	109 M	INS 05 EDUCATIONAL LN TRU	14 0 1 8 555555554311 1X1 11/13 5 10/13 5 12/13 5

# **END OF DEROGATORY REPORT**

PAGE 4

		APPI	LICANT			
NAME: RU	BEN TAV	ITAS			Date Received:	06/28/19
				INQUIRY STATUS UPDATE		
DATE	ECOA	КОВ	MEMBER-NO			
06/28/19	1	QM	02004946	PLANET HOME LENDING,		TRU
□ new debt	lebt re : opene	sulted d and	I from this i already on c			
Additional	Inform	ation:				
05/30/19	1	ZM FM	08491100 2883300 163ZB12982			TRU XPN EFX
□ new debt	lebt re : opene	sulted d and	I from this i already on c	nquiry redit report reported yet		
Additional	Inform	ation:				
04/11/19	1		650FP15343	REGIONLFIN		EFX
□ new debt	lebt re : opene	sulted d and	I from this i already on c			
Additional	Inform	ation:				
04/04/19	1	ZM FR	05949327 1975424 444ZB03514	VETERANS UNITED HOME EQUIFAX MORTGAGE SERVI EMS		TRU XPN EFX
□ new debt	lebt re : opene	sulted d and	I from this i already on c			
Additional	Inform	ation:				

**END OF INQUIRY STATUS UPDATE** 

PAGE 1

(7 of 11)

	APF	PLICANT		
NAME:	RUBEN TAVITAS	Dat	te Received:	06/28/19
		NAME VARIATIONS		
		NO NAME VARIATIONS FOUND		
		NO NAME VARIATIONS FOUND		
		END OF NAME VARIATIONS REPORT		
		PAGE 1		(8 of 11)

APPLICANT			
NAME: RUBEN TAVITAS		Date Received:	06/28/19
	ADDRESS VARIATIONS		
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240 Own Rent	FROM 11/08		EFX
Additional Information:			
1 ADDRESS 2211 LEE HALL SAN ANTONIO TX 78201 Own Rent	FROM 11/00		EFX
Additional Information:			
1 ADDRESS 718 GARDINA SAN ANTONIO TX 78201 Own Rent	RENT FROM 11/01		EFX
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240-1449 Own Rent	FROM 01/09		TRU
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 1805 #1805 SAN ANTONIO TX 78240-1476 Own Rent	FROM 08/11		TRU
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 1311 #1311 SAN ANTONIO TX 78240-1470 Own Rent	FROM 10/08		TRU
Additional Information:			

PAGE 1 (9 of 11)

APPLICANT			
NAME: RUBEN TAVITAS		Date Received:	06/28/19
	ADDRESS VARIATIONS		
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240-1449 Own Rent	FROM 10/16		XPN
Additional Information:			
1 ADDRESS 2211 LEE HALL SAN ANTONIO TX 78201-3452 Own Rent	FROM 09/99		XPN
Additional Information:			
1 ADDRESS 718 GARDINA SAN ANTONIO TX 78201-2801 Own Rent	FROM 11/01		XPN
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240 Own Rent			LXN
Additional Information:			

**END OF ADDRESS VARIATIONS REPORT** 

PAGE 2

(10 of 11)

APPLICANT				
NAME: RUBEN TAVITAS			Date Received:	06/28/19
Ash and to describe				
Acknowledgement  Applicant's Signature:		Date <sup>.</sup>		
Applicants digitation.		Duto.		
	PAGF 1			(11 of 11)

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

06/28/19 Loan Number: 400025905

VERONICA MARTINEZ 8602 CINNAMON CREEK DR #309 SAN ANTONIO, TX 78240

Dear VERONICA MARTINEZ

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 ATTENTION:		COMPUTER ID #: 719179183324091 LENDER CASE #:	DATE RECEIVED:06/28/19  DATE COMPLETED:06/28/19
RICHARD OROZCO	REPORT TYPE:INDIVIDUAL	400025905	
APPLICA	NT		
INPUT INFORMATION: NAME: VERONICA MARTINEZ 8602 CINNAMON CREEK DR #309 SAN ANTONIO TY 78240	<b>DOB</b> :07/02/65		

### DISPUTE SUMMARY

**HOME PHONE:**210-852-5329

NO DISPUTE CHANGES FOUND

**END OF DISPUTE REPORT** 

PAGE 1 (1 of 9)

NAME: VERONICA MARTINEZ

Date Received:

06/28/19

HISTORICAL STATUS

# DEROGATORY SUMMARY

PRESENT STATUS

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND			AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	FIRSTMARK CREDIT UNION #2970 2023 GOLD CANYON DR SAN ANTONIO TX 78232	04/17	04/17	03/05	8200	6922		V 139	REV 01 CREDIT CARD XPN (EFX,TRU)	05/16	3222 2 03/	1 111111 222111 16 2	
Re	eason for delinquency:				114 CLOSED		IIEK			04/16	<u> </u>		
2	FIRSTMARK CREDIT UNION #2970	06/19	05/19	03/05	8200	6674	175	V 134	REV 02 CREDIT CARD	49	18 2112	1 211112	0
	2023 GOLD CANYON DR SAN ANTONIO TX 78232 (210) 342-8484								XPN	06/19 04/16	2 03/	211212 19 2	11
1	BANK OF AMERICA #2809	06/19	05/19	05/14	3500	3210	3210	161E	REV 09 CREDIT CARD EFX (XPN,TRU)	0			
	(800) 421–2110	CLOSE GRANT		09/01/20	15 CHARGE	OFF CLOS	ED - CREI	DIT					
Re	eason for delinquency:												<u> </u>
3	JPMCB - CARD SERVICE #3226	02/15	02/14	04/10	2500	2584	2584	129E	REV 09 CREDIT CARD EFX	0			
	(800) 945–2000	CLOSE GRANT		05/01/20	13 CHARGE	OFF CLOS	ED - CREI	DIT					
Re	eason for delinquency:												<u> </u>

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NAME: VERONICA MARTINEZ

Date Received:

06/28/19

HISTORICAL STATUS

### DEROGATORY SUMMARY

PRESENT STATUS

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND		BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	TARGET/TD #1722	06/19 CLOSE	03/17 D - CRE	11/05 DIT GRA	1500 NTOR CLOS	1932 ED DATE:	1932 10/03/2015	97E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
Re	eason for delinquency:												
_													
1	MIDLAND FUNDING LLC #8474	06/19	08/18	11/16	1141	642	642	642E	OPN 09	0			
	(844) 236–1959			11/01/20 NCHRON	)18 COLLECT IY BANK	ION ORIG	INAL		EFX (XPN,TRU)				
1	US BK RMS CC #9611 CB DISPUTES SAINT LOUIS MO 63166 (866) 234-4750	06/19 CLOSE	05/18 D - CON	05/13	1000 CLOSED DA	605 TE: 02/01/2	605	30E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
Re	eason for delinquency:												
1	UNITED COLLECTION BURE #57055788 5620 SOUTHWYCK BLVD TOLEDO OH 43614	06/19		02/19	200	200	200	200E	INS 09 COLLECTION ATTY XPN	0			
Re	(866)209-0622				. CREDITOR:		PAYMENT	DATA					
	. , ,												

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NAME: VERONICA MARTINEZ

Date Received:

06/28/19

HISTORICAL STATUS

### DEROGATORY SUMMARY

PRESENT STATUS

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT	TYPE/RATE VENDOR	NO MOS 30 60 90 HIST DAYS DAYS DAY
1	IQ DATA INT #0659 1010 SE EVERETT MALL WAY	06/19		12/16	111	128	128	128E	OPN 09 TRU	0
	EVERETT WA 98208 (888) 248–2509	COLLE	CTION C	RIGINAL	CREDITOR:	PARKVIST	A TX			
Re	eason for delinquency:									
=										
1	CREDIT COLL	06/19		10/18	75	75	75	75E	OPN 09	0
	#0876 PO BOX 447				ODEDITOR.	MEDION			TRU	
Re	NORWOOD MA 02062 (603) 570-4294 eason for delinquency:		CTION C							
_	(603) 570–4294	07/18	01/17	03/02		0	0	2/2017	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0
1	eason for delinquency:	07/18 PURCH	01/17 HASED B	03/02 Y ANOTH	1250 HER LENDER	0 R CLOSED I	0 DATE: 07/2		CHARGE ACCOUNT	0

**END OF DEROGATORY REPORT** 

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		APP	LICANT				
NAME: VE	ERONICA I	MARTINE	ΞZ			Doto Bearing	06/08/40
						Date Received:	06/28/19
				INQUIRY S	TATUS UPDATE		
DATE	ECOA	KOB	MEMBER-NO				
06/28/19	1	QM	02004946	PLANET HOME	LENDING,		TRU
□ new deb	debt re t opene	sulted d and	d from this already on o	inquiry credit report n reported yet			
Additional	Inform	ation:	:				

**END OF INQUIRY STATUS UPDATE** 

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	APP	PLICANT				
NAME:	VERONICA MARTIN	EZ			Date Received:	06/28/19
			NAME VARIA	TIONS		
1 KNO	OWN ALIAS OWN ALIAS: VERON	TCA A MADITNEZ				TRU
		:				

**END OF NAME VARIATIONS REPORT** 

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APPLICANT			
NAME: VERONICA MARTINEZ	Da	te Received:	06/28/19
ADDRE	SS VARIATIONS		
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240 FR Own Rent Additional Information:	OM 12/16		EFX
1 ADDRESS 5470 W MILITARY DR 2103 #2103 SAN ANTONIO TX 78242 Own Rent	ом 08/16		EFX
Additional Information:			
1 ADDRESS 215 CANAVAN AVE #AVE SAN ANTONIO TX 78221 FF  Own Rent	ом 12/14		EFX
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240−1449  □ Own □ Rent	ОМ 12/16		TRU
Additional Information:			
1 ADDRESS 6711 MERRY OAKS DR SAN ANTONIO TX 78242-1327  Own Rent	ОМ 06/14		TRU
Additional Information:			
1 ADDRESS 215 CANAVAN AV SAN ANTONIO TX 78221-1128  Own Rent	ОМ 12/14		TRU
Additional Information:			

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APPLICANT			
NAME: VERONICA MARTINEZ		Date Received:	06/28/19
	ADDRESS VARIATIONS		
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240-1449 □ Own □ Rent	FROM 12/16		XPN
Additional Information:			
1 ADDRESS 5470 W MILITARY DR 2103 #2103 SAN ANTONIO TX 78242-1258 Own Rent	FROM 08/16		XPN
Additional Information:			
1 ADDRESS 6711 MERRY OAKS DR SAN ANTONIO TX 78242-1327 Own Rent	FROM 06/14		XPN
Additional Information:			
1 ADDRESS 8602 CINNAMON CREEK DR 309 #309 SAN ANTONIO TX 78240 Own Rent			LXN
Additional Information:			

**END OF ADDRESS VARIATIONS REPORT** 

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	APPLICANT			
NAME: V	ERONICA MARTINEZ		Date Received:	06/28/19
Acknowledgen	ent			
Applicant's Sig	nature:		Date:	
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