

ID CROSS CHECK

PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 ATTENTION: RICHARD OROZCO	REPORT TYPE: JOINT	CHARGES: \$22.90 COMPUTER ID #: 719179183324091 LENDER CASE #: 400025905	DATE RECEIVED: 06/28/19 DATE COMPLETED: 06/28/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: RUBEN TAVITAS DOB: 07/31/60 8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240 HOME PHONE: 210-819-9413	INPUT INFORMATION: NAME: VERONICA C MARTINEZ DOB: 07/02/65 8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240 HOME PHONE: 210-852-5329
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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 LISTED AS A MULTI-DWELLING UNIT	EFX
1	IDENTITY SCAN INQUIRY ADDRESS IS LISTED AS A CAMPGROUND	EFX
1	HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
8	IDENTITY SCAN INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT	EFX
8	IDENTITY SCAN INQUIRY ADDRESS IS LISTED AS A CAMPGROUND	EFX
8	HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
1	SSN ISSUANCE FIRST YEAR ISSUED: 1974 STATE ISSUED: TX	EFX
8	SSN ISSUANCE FIRST YEAR ISSUED: 1975 STATE ISSUED: TX	EFX

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ

Date Received: 06/28/19

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

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

Summary

Input Information

Cross Check Category

Result

Name

1 RUBEN TAVITAS

Name Verification

Name Matched

Watch Lists (includes OFAC)

Watch Lists Searched/No Match Found

Address

8602 CINNAMON CREEK DR #309
SAN ANTONIO TX 78240

Address Verification

Address Matched

High Risk Address

Address Cleared

Social Security Number

454-31-6648

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

07/31/60

Date of Birth Verification

Date of Birth Matched

Phone Number

210-819-9413

Phone Number Verification

Phone Number not Matched

Consumer ID Verification

<input checked="" type="checkbox"/>	Name	Date First Received	Number Active Sources	Number Total Sources
1	RUBEN Z TAVITAS	01/14/03	3	3
	RUBEN TAVITES	08/31/16	1	1
	RUBEN TAVITAS	03/13/01	0	1
<input checked="" type="checkbox"/>	Address			
1	8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1449	07/31/06	3	3
	8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1476	08/31/11	1	1
	8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-5812	01/12/12	0	1
	8602 CINNAMON CREEK DR APT SAN ANTONIO TX 78240-1470	01/04/09	0	1

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ

Date Received: 06/28/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
	718 GARDINA SAN ANTONIO TX 78201-2801	08/31/06	0	1
	2211 LEE HALL SAN ANTONIO TX 78201-3452	05/28/00	0	1
<input checked="" type="checkbox"/>	Social Security Number			
1	000-00-6648	03/13/01	4	4
<input checked="" type="checkbox"/>	Date of Birth			
1	07/30/60 07/31/60	01/31/06 03/31/04	3 1	3 1
<input checked="" type="checkbox"/>	Phone Number			
1	(210) 776-6418	01/31/13	3	3

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC)			
1	RUBEN TAVITAS	Watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	High Risk Address			
1	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Cleared		
<input checked="" type="checkbox"/>	SSA Issuance	State Of Issue	Issued Between	Input DOB
1	454-31-6648	TEXAS	1974-1976	07/31/60
<input checked="" type="checkbox"/>	SSA Death Master			
1	454-31-6648	SSN Cleared		

APPLICANT

CO-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	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
Address 8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Verification	<input checked="" type="checkbox"/> Address Matched
	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
Social Security Number 454-33-4314	Social Security Verification	<input checked="" type="checkbox"/> SSN Matched
	Other Identities Linked to SSN	<input checked="" type="checkbox"/> Cleared/No Other IDs Linked to SSN
	SSA Issuance	<input checked="" type="checkbox"/> SSN Issued
	SSA Death Master	<input checked="" type="checkbox"/> SSN Cleared
Date of Birth 07/02/65	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
Phone Number 210-852-5329	Phone Number Verification	<input checked="" type="checkbox"/> Phone Number Matched

Consumer ID Verification

<input checked="" type="checkbox"/> Name	Date First Received	Number Active Sources	Number Total Sources
8 VERONICA C MARTINEZ VERONICA MARTINEZ	02/24/99 12/31/98	1 0	5 1
<input checked="" type="checkbox"/> 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

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ

Date Received: 06/28/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
	315 CANAVAN AVE SAN ANTONIO TX 78221-1131	06/28/06	0	1
	900 BABCOCK RD APT 4 SAN ANTONIO TX 78201-2664	11/23/03	0	1
	415 GOULD ST SAN ANTONIO TX 78207-2730	02/29/00	0	1
	315 CAMADA ST SAN ANTONIO TX 78207-1534	01/13/99	0	1
	107 CAMADA ST SAN ANTONIO TX 78207-1635	12/31/98	0	1
<input checked="" type="checkbox"/>	Social Security Number			
8	000-00-4314	01/13/99	1	6
<input checked="" type="checkbox"/>	Date of Birth			
8	07/02/65 07/01/65	10/26/04 07/31/03	1 0	5 1
<input checked="" type="checkbox"/>	Phone Number			
8	(210) 239-5428	09/28/16	0	1
	(210) 927-5068	03/13/16	0	1
	(210) 267-8482	01/05/16	0	1
	(210) 507-7107	12/18/15	0	1
	(210) 852-5329	08/31/15	0	2

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC)			
8	VERONICA C MARTINEZ	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	High Risk Address			
8	8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240	Address Cleared		
<input checked="" type="checkbox"/>	SSA Issuance	State Of Issue	Issued Between	Input DOB
8	454-33-4314	TEXAS	1975-1976	07/02/65
<input checked="" type="checkbox"/>	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

INFILE CREDIT REPORT

PREPARED FOR:
 PLANET HOME LENDING, LLC
 400 E LAS COLINAS BLVD
 SUITE 240
 IRVING TX 75039
ATTENTION:
 RICHARD OROZCO

REPORT TYPE:JOINT

CHARGES:\$22.90
COMPUTER ID #:
 719179183324091
LENDER CASE #:
 400025905

DATE RECEIVED:06/28/19

DATE COMPLETED:06/28/19

APPLICANT

CO-APPLICANT

INPUT INFORMATION:

NAME: RUBEN TAVITAS
SSN: 454-31-6648 **DOB:**07/31/60
 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
POSITION: FURNITURE INS

PREVIOUS EMPLOYMENT:
 CRI/TPM ENTERPRISE
FROM:11/03/16
POSITION: FURNITURE INS

PRESENT EMPLOYMENT:
 S A I S D
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 8 #PUBLIC RECORDS 0 #BANKRUPTCIES 0
 WORST TRADE 9 OLDEST DATE 07/15/87 #SATISFACTORIES: 21
 PAST DUES: 67,347

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314 **Date Received:** 06/28/19

SCORING

E C O A 1	578	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		39 SERIOUS DELINQUENCY 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		
E C O A 1	562	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 1	546	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		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 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 8	567	Repository TransUnion	Brand 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 C O A 8	556	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		39 SERIOUS DELINQUENCY 10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		
E C O A 8	555	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
		39 SERIOUS DELINQUENCY 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY		

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

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314 **Date Received:** 06/28/19

CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
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	0	0
											11111111111111	11111111111111	
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	0	0
											11111111111111	11111111111111	
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	0	0
											11		
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	0	0
											11111111111111		
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	0	0
											11		
1	ECONOMY FINANCE CO #2424 2400 W AVE STE 1 SAN ANTONIO TX 78201 (325) 658-4571	06/11	06/11	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	0	0
											11		
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	0	0
											1111		
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	0	0
											11111		

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314 **Date Received:** 06/28/19

CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	ALAMO DWNTWN #5739 323 WEST MAIN SAN ANTONIO TX 78205 (210) 223-3300	12/12	12/12	02/10	11881	0	0	33 M	INS 01 AUTO TRU	33	0	0	0	11111111111111 11111111111111
		CLOSED CLOSED DATE: 12/08/2012												
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	
		CLOSED DATE: 03/01/2011 PAID AND CLOSED												
8	JPMCB - CARD SERVICE #9810 (800) 945-2000	04/14	02/14	12/91	3400	0		M	REV 01 CREDIT CARD EFX (XPN)	99	0	0	0	
		CLOSED DATE: 07/01/2009 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED												
8	KAY JEWELERS #3189 PO BOX 4485 BEAVERTON OR 97076 (866) 875-0891	06/19	01/16	09/14	5300	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	57	0	0	0	11111111111111 11111111111111
		INACTIVE ACCOUNT CLOSED DATE: 09/06/2018												
8	KAY JEWELERS #1598 (800) 877-3616	07/13	06/11	01/10	421	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	41	0	0	0	11111111111111 11111111111111
		INACTIVE ACCOUNT CLOSED DATE: 06/28/2013												
1	REGIONAL FINANCE #55 #550050756 (210) 348-3940	01/19	10/18	09/16	1446	0		24 M	INS 01 INSTALLMT SALES EFX (TRU)	27	0	0	0	11111111111111 11111111111111
		CLOSED DATE: 10/01/2018 FIXED RATE INSTALLMENT SALES CONTRACT PAID AND CLOSED												
8	SEARS/CBNA #6554 MAILONLY	10/17	05/12	07/89	5510	0		M	REV 01 CHARGE ACCOUNT EFX (XPN)	99	0	0	0	11111111111111 11111111111111
		CLOSED DATE: 01/01/2009 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED												
8	SEC SVC FCU #4424402020 PO BOX 691510 SAN ANTONIO TX 78256 (800) 527-7328	09/10	09/10	09/04	19700	0	0	72 M	INS 01 AUTO TRU (EFX,XPN)	71	0	0	0	11111111111111 11111111111111
		CLOSED - CONSUMER CLOSED DATE: 09/29/2010												
8	SYNCB/WALMART #8837 PO BOX 965024 ORLANDO FL 32896 (877) 294-7880	04/13	04/13	11/91	2325	0		0	REV 01 CHARGE ACCOUNT XPN	99	0	0	0	11111111111111 11111111111111
		CLOSED - CONSUMER PAID ACCOUNT/ZERO BALANCE												
1	WEBBNK/FHUT #0236 6250 RIDGEWOOD ROAD SAINT CLOUD MN 56303 (866) 734-0342	02/18		07/12	250	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	67	0	0	0	11111111111111 11111111111111
		CLOSED CLOSED DATE: 01/11/2018												

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314
Date Received: 06/28/19

CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS					
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS		
8	WF FINANCIAL CARDS #0553 MAILONLY	12/17	09/17	07/00	7250	0		M	REV 01 CREDIT CARD EFX (XPN)	99	0	0	0	111111111111 111111111111	
		CLOSED DATE: 07/01/2009 ACCOUNT CLOSED AT CONSUMERS REQUEST PAID AND CLOSED													
1	ECMC #0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN TRU	0					
		INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE													
1	ECMC #0002 MAILONLY	06/19			6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN EFX	0					
		CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION FIXED RATE ACCOUNT IN DISPUTE													
2	SANTANDER #30000111019941000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	05/19	06/17	04/14	26433	10523	10523	362E	INS 09 AUTO TRU (EFX,XPN)	0					
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 12/31/2016													
1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN TRU	0					
		INFO DISPUTED BY CONS, MEETS FCRA BONY MELLON ELT NELLIE MAE ACCOUNT IN DISPUTE													
1	ECMC #0001 MAILONLY	06/19			3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN EFX	0					
		CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION FIXED RATE ACCOUNT IN DISPUTE													
8	FIRSTMARK CREDIT UNION #2970 2023 GOLD CANYON DR SAN ANTONIO TX 78232 (210) 342-8484	04/17	04/17	03/05	8200	6922		V 139	REV 01 CREDIT CARD XPN (EFX,TRU)	99	9	1	0	X11111111112 322222211112	
		CLOSED DATE: 08/01/2014 CLOSED - CONSUMER										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	ECMC #0003 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN TRU	0					
		INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE													

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314
Date Received: 06/28/19

CREDIT HISTORY

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	ECMC #0003 MAILONLY	06/19		12/12	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN EFX	0			
		CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION VARIABLE/ADJUSTABLE RATE ACCOUNT IN DISPUTE											
8	BANK OF AMERICA #2809 (800) 421-2110	06/19	05/19	05/14	3500	3210	3210	161E	REV 09 CREDIT CARD EFX (XPN,TRU)	0			
		CLOSED DATE: 09/01/2015 CHARGE OFF CLOSED - CREDIT GRANTOR											
8	JPMCB - CARD SERVICE #3226 (800) 945-2000	02/15	02/14	04/10	2500	2584	2584	129E	REV 09 CREDIT CARD EFX	0			
		CLOSED DATE: 05/01/2013 CHARGE OFF CLOSED - CREDIT GRANTOR											
8	TARGET/TD #1722	06/19	03/17	11/05	1500	1932	1932	97E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		CLOSED - CREDIT GRANTOR CLOSED DATE: 10/03/2015											
1	COMMONWEALTH FINANCIAL #D26608398N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		10/18	1852	1852	1852	1852E	INS 09 COLLECTION ATTY XPN (EFX)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	CAPIO PARTNERS LLC #19129523 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (903) 892-7400	06/19		11/18	1182	1182	1182	1182E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
1	MERRICK BK #9176	06/19	06/17	08/16	650	685	685	34E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 09/28/2017											
8	MIDLAND FUNDING LLC #8474 (844) 236-1959	06/19	08/18	11/16	1141	642	642	642E	OPN 09 EFX (XPN,TRU)	0			
		CLOSED DATE: 11/01/2018 COLLECTION ORIGINAL CREDITOR: SYNCHRONY BANK											
8	US BK RMS CC #9611 CB DISPUTES SAINT LOUIS MO 63166 (866) 234-4750	06/19	05/18	05/13	1000	605	605	30E	REV 09 CREDIT CARD TRU (EFX,XPN)	0			
		CLOSED - CONSUMER CLOSED DATE: 02/01/2016											
8	UNITED COLLECTION BURE #57055788 5620 SOUTHWYCK BLVD TOLEDO OH 43614 (866) 209-0622	06/19		02/19	200	200	200	200E	INS 09 COLLECTION ATTY XPN	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
S.S.N : 454-33-4314 **Date Received:** 06/28/19

CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
8	IQ DATA INT #0659 1010 SE EVERETT MALL WAY EVERETT WA 98208 (888) 248-2509	06/19		12/16	111	128	128	128E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: PARKVISTA TX														
8	CREDIT COLL #0876 PO BOX 447 NORWOOD MA 02062 (603) 570-4294	06/19		10/18	75	75	75	75E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														
8	CB/VICSCRT #4792	07/18	01/17	03/02	1250	0	0		REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 07/22/2017														
1	FEB-RETAIL #5932 PO BOX 4499 BEAVERTON OR 97076 (866) 502-6439	09/17	02/17	06/16	2000	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/27/2017														
1	SAF #4372230626SF00003 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13	12/13	06/88	1365	0	0	102 M	INS 05 EDUCATIONAL LN TRU	14	0	1	8	55555554311 1X1 11/13 5 10/13 5 12/13 5
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013														
1	SAF #4372230626SF00002 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13	12/13	06/88	2625	0	0	109 M	INS 05 EDUCATIONAL LN TRU	14	0	1	8	55555554311 1X1 11/13 5 10/13 5 12/13 5
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013														
1	SAF #4372230626SF00001 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13	12/13	07/87	1313	0	0	109 M	INS 05 EDUCATIONAL LN TRU	14	0	1	8	55555554311 1X1 11/13 5 10/13 5 12/13 5
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013														
8	SYNCB/CARECR #7772 C/O PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	12/16	09/16	04/15	2000	0	0		REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/22/2016														

ADDITIONAL INFORMATION

8 KNOWN ALIAS TRU
 KNOWN ALIAS: VERONICA A MARTINEZ

CONSUMER REFERRAL INFORMATION

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

APPLICANT**CO-APPLICANT**

NAME: RUBEN TAVITAS
S.S.N : 454-31-6648

NAME: VERONICA C MARTINEZ
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 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

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ

Date Received: 06/28/19

INQUIRY STATUS UPDATE

---DATE---	EOA	KOB	MEMBER-NO		
06/28/19	1	QM	02004946	PLANET HOME LENDING,	TRU

Account Status & Activity:

no new debt resulted from this inquiry

new debt opened and already on credit report

new debt opened but has not been reported yet

05/30/19	1	ZM	08491100	AMERICAN PACIFIC MOR	TRU
		FM	2883300	PARTNERS/AMERICAN PACI	XPN
			163ZB12982	PARTNERSCR	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

04/11/19	1		650FP15343	REGIONLFIN	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

04/04/19	1	ZM	05949327	VETERANS UNITED HOME	TRU
		FR	1975424	EQUIFAX MORTGAGE SERVI	XPN
			444ZB03514	EMS	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

Acknowledgement

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

Co-Applicant's Signature: _____ Date: _____

Co-Applicant's Name: _____
(Print)

APPLICANT

CO-APPLICANT

NAME: RUBEN TAVITAS

NAME: VERONICA C MARTINEZ
Date Received: 06/28/19

END OF INQUIRY STATUS UPDATE

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

INFILE CREDIT REPORT

PREPARED FOR: PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 ATTENTION: RICHARD OROZCO	REPORT TYPE: INDIVIDUAL	COMPUTER ID #: 719179183324091 LENDER CASE #: 400025905	DATE RECEIVED: 06/28/19 DATE COMPLETED: 06/28/19
---	--------------------------------	--	---

APPLICANT

INPUT INFORMATION: NAME: RUBEN TAVITAS DOB: 07/31/60 8602 CINNAMON CREEK DR #309 SAN ANTONIO TX 78240 HOME PHONE: 210-819-9413	
--	--

DISPUTE SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	ECMC #0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN TRU	0				
INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE														

Reason for dispute: _____

1	ECMC #0002 MAILONLY	06/19			6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN EFX	0				
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION FIXED RATE ACCOUNT IN DISPUTE														

Reason for dispute: _____

1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN TRU	0				
INFO DISPUTED BY CONS, MEETS FCRA BONY MELLON ELT NELLIE MAE ACCOUNT IN DISPUTE														

Reason for dispute: _____

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

DISPUTE SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	ECMC #0001 MAILONLY	06/19			3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN EFX	0				

Reason for dispute: _____

1	ECMC #0003 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN TRU	0				
---	---	-------	--	-------	------	------	------	-------	---------------------------------	---	--	--	--	--

Reason for dispute: _____

1	ECMC #0003 MAILONLY	06/19		12/12	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN EFX	0				
---	-------------------------------	-------	--	-------	------	------	------	-------	---------------------------------	---	--	--	--	--

Reason for dispute: _____

END OF DISPUTE REPORT

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	ECMC #0002 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN TRU	0				
INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	ECMC #0002 MAILONLY	06/19			6478	11531	11531	11531E	OPN 09 EDUCATIONAL LN EFX	0				
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION FIXED RATE ACCOUNT IN DISPUTE														

Reason for delinquency: _____

2	SANTANDER #30000111019941000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	05/19	06/17	04/14	26433	10523	10523	362E	INS 09 AUTO TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 12/31/2016														

Reason for delinquency: _____

1	ECMC #0001 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN TRU	0				
INFO DISPUTED BY CONS, MEETS FCRA BONY MELLON ELT NELLIE MAE ACCOUNT IN DISPUTE														

Reason for delinquency: _____

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	ECMC #0001 MAILONLY	06/19			3952	7034	7034	7034E	OPN 09 EDUCATIONAL LN EFX	0				
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION FIXED RATE ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	ECMC #0003 111 WASHINGTON AVE MINNEAPOLIS MN 55401 (888) 221-3262	06/19		12/13	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN TRU	0				
INFO DISPUTED BY CONS, MEETS FCRA NAVIENT CREDIT FINANCE CORPORA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	ECMC #0003 MAILONLY	06/19		12/12	2122	3212	3212	3212E	OPN 09 EDUCATIONAL LN EFX	0				
CLOSED DATE: 03/01/2014 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION VARIABLE/ADJUSTABLE RATE ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	COMMONWEALTH FINANCIAL #D26608398N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		10/18	1852	1852	1852	1852E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	CAPIO PARTNERS LLC #19129523 2222 TEXOMA PKWY STE 150 SHERMAN TX 75090 (903) 892-7400	06/19		11/18	1182	1182	1182	1182E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

1	MERRICK BK #9176	06/19	06/17	08/16	650	685	685	34E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 09/28/2017														

Reason for delinquency: _____

1	FEB-RETAIL #5932 PO BOX 4499 BEAVERTON OR 97076 (866) 502-6439	09/17	02/17	06/16	2000	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/27/2017														

Reason for delinquency: _____

1	SAF #4372230626SF00003 2500 BROADWAY HELENA MT 59604 (800) 852-2761	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 12/13 5
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013														

Reason for delinquency: _____

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	SAF #4372230626SF00002 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13	12/13	06/88	2625	0	0	109 M	INS 05 EDUCATIONAL LN TRU	14	0	1	8
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013										55555554311 1X1 11/13 5 10/13 5 12/13 5			

Reason for delinquency: _____

1	SAF #4372230626SF00001 2500 BROADWAY HELENA MT 59604 (800) 852-2761	12/13	12/13	07/87	1313	0	0	109 M	INS 05 EDUCATIONAL LN TRU	14	0	1	8
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 12/31/2013										55555554311 1X1 11/13 5 10/13 5 12/13 5			

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO
06/28/19 1 QM 02004946 PLANET HOME LENDING, TRU

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

Additional Information: _____

05/30/19 1 ZM 08491100 AMERICAN PACIFIC MOR TRU
FM 2883300 PARTNERS/AMERICAN PACI XPN
163ZB12982 PARTNERSCR 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: _____

04/11/19 1 650FP15343 REGIONLFIN 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: _____

04/04/19 1 ZM 05949327 VETERANS UNITED HOME TRU
FR 1975424 EQUIFAX MORTGAGE SERVI XPN
444ZB03514 EMS 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: RUBEN TAVITAS

Date Received: 06/28/19

NAME VARIATIONS

NO NAME VARIATIONS FOUND

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

ADDRESS VARIATIONS

1 ADDRESS EFX
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240 FROM 11/08

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
2211 LEE HALL
SAN ANTONIO TX 78201 FROM 11/00

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
718 GARDINA
SAN ANTONIO TX 78201 RENT FROM 11/01

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240-1449 FROM 01/09

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
8602 CINNAMON CREEK DR 1805 #1805
SAN ANTONIO TX 78240-1476 FROM 08/11

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
8602 CINNAMON CREEK DR 1311 #1311
SAN ANTONIO TX 78240-1470 FROM 10/08

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

ADDRESS VARIATIONS

1 ADDRESS XPN
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240-1449 FROM 10/16
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
2211 LEE HALL
SAN ANTONIO TX 78201-3452 FROM 09/99
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
718 GARDINA
SAN ANTONIO TX 78201-2801 FROM 11/01
 Own
 Rent

Additional Information: _____

1 ADDRESS LXN
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240
 Own
 Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: RUBEN TAVITAS

Date Received: 06/28/19

Acknowledgement

Applicant's Signature: _____ Date: _____

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

INFILE CREDIT REPORT

PREPARED FOR:
PLANET HOME LENDING, LLC
400 E LAS COLINAS BLVD
SUITE 240
IRVING TX 75039
ATTENTION:
RICHARD OROZCO

REPORT TYPE:INDIVIDUAL

COMPUTER ID #:
719179183324091
LENDER CASE #:
400025905

DATE RECEIVED:06/28/19

DATE COMPLETED:06/28/19

APPLICANT

INPUT INFORMATION:
NAME: VERONICA MARTINEZ **DOB:**07/02/65
8602 CINNAMON CREEK DR #309
SAN ANTONIO TX 78240
HOME PHONE:210-852-5329

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
2	FIRSTMARK CREDIT UNION #2970 2023 GOLD CANYON DR SAN ANTONIO TX 78232 (210) 342-8484	04/17	04/17	03/05	8200	6922		V 139	REV 01 CREDIT CARD XPN (EFX,TRU)	99	9	1	0	X11111111112 322222211112 05/16 2 03/16 2 04/16 3
CLOSED DATE: 08/01/2014 CLOSED - CONSUMER														

Reason for delinquency: _____

2	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
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Reason for delinquency: _____

1	BANK OF AMERICA #2809 (800) 421-2110	06/19	05/19	05/14	3500	3210	3210	161E	REV 09 CREDIT CARD EFX (XPN,TRU)	0				
CLOSED DATE: 09/01/2015 CHARGE OFF CLOSED - CREDIT GRANTOR														

Reason for delinquency: _____

3	JPMCB - CARD SERVICE #3226 (800) 945-2000	02/15	02/14	04/10	2500	2584	2584	129E	REV 09 CREDIT CARD EFX	0				
CLOSED DATE: 05/01/2013 CHARGE OFF CLOSED - CREDIT GRANTOR														

Reason for delinquency: _____

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	TARGET/TD #1722	06/19	03/17	11/05	1500	1932	1932	97E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CREDIT GRANTOR CLOSED DATE: 10/03/2015														

Reason for delinquency: _____

1	MIDLAND FUNDING LLC #8474 (844) 236-1959	06/19	08/18	11/16	1141	642	642	642E	OPN 09 EFX (XPN,TRU)	0				
CLOSED DATE: 11/01/2018 COLLECTION ORIGINAL CREDITOR: SYNCHRONY BANK														

Reason for delinquency: _____

1	US BK RMS CC #9611 CB DISPUTES SAINT LOUIS MO 63166 (866) 234-4750	06/19	05/18	05/13	1000	605	605	30E	REV 09 CREDIT CARD TRU (EFX,XPN)	0				
CLOSED - CONSUMER CLOSED DATE: 02/01/2016														

Reason for delinquency: _____

1	UNITED COLLECTION BURE #57055788 5620 SOUTHWYCK BLVD TOLEDO OH 43614 (866) 209-0622	06/19		02/19	200	200	200	200E	INS 09 COLLECTION ATTY XPN	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														

Reason for delinquency: _____

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	IQ DATA INT #0659 1010 SE EVERETT MALL WAY EVERETT WA 98208 (888) 248-2509	06/19		12/16	111	128	128	128E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: PARKVISTA TX													

Reason for delinquency: _____

1	CREDIT COLL #0876 PO BOX 447 NORWOOD MA 02062 (603) 570-4294	06/19		10/18	75	75	75	75E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													

Reason for delinquency: _____

1	CB/MICSCRT #4792	07/18	01/17	03/02	1250	0	0		REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 07/22/2017													

Reason for delinquency: _____

1	SYNCB/CARECR #7772 C/O PO BOX 965036 ORLANDO FL 32896 (866) 396-8254	12/16	09/16	04/15	2000	0	0		REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
PURCHASED BY ANOTHER LENDER CLOSED DATE: 02/22/2016													

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

06/28/19 1 QM 02004946 PLANET HOME LENDING, TRU

Account Status & Activity:

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

Additional Information: _____

END OF INQUIRY STATUS UPDATE

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

NAME VARIATIONS

1 KNOWN ALIAS
KNOWN ALIAS: VERONICA A MARTINEZ

TRU

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

ADDRESS VARIATIONS

1 ADDRESS EFX
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240 FROM 12/16

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
5470 W MILITARY DR 2103 #2103
SAN ANTONIO TX 78242 FROM 08/16

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
215 CANAVAN AVE #AVE
SAN ANTONIO TX 78221 FROM 12/14

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240-1449 FROM 12/16

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
6711 MERRY OAKS DR
SAN ANTONIO TX 78242-1327 FROM 06/14

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
215 CANAVAN AV
SAN ANTONIO TX 78221-1128 FROM 12/14

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

ADDRESS VARIATIONS

1 ADDRESS XPN
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240-1449 FROM 12/16

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
5470 W MILITARY DR 2103 #2103
SAN ANTONIO TX 78242-1258 FROM 08/16

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
6711 MERRY OAKS DR
SAN ANTONIO TX 78242-1327 FROM 06/14

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
8602 CINNAMON CREEK DR 309 #309
SAN ANTONIO TX 78240

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: VERONICA MARTINEZ

Date Received: 06/28/19

Acknowledgement

Applicant's Signature: _____ Date: _____

