

ID CROSS CHECK

PREPARED FOR:

PLANET HOME LENDING, LLC
400 E LAS COLINAS BLVD
SUITE 240
IRVING TX 75039

ATTENTION:

DAVID KAMINSKY

REPORT TYPE:INDIVIDUAL

CHARGES:\$21.45

COMPUTER ID #:

719175160162651

LENDER CASE #:

400025414

DATE RECEIVED:06/24/19

DATE COMPLETED:06/24/19

APPLICANT

INPUT INFORMATION:

NAME: TIFFANY RODRIGUEZ **DOB:**08/18/82
6637 SPRING HURST
SAN ANTONIO TX 78249
HOME PHONE:210-273-4312

FILE IDENTIFICATIONS

TIFFANY RODRIGUEZ 462-67-8188	08/18/82	6637 SPRING HURST ST SAN ANTONIO TX 78249	EFX
TIFFANY CRUMEDY 462-67-8188	08/18/82	6637 SPRING HURST ST SAN ANTONIO TX 78249-2917	TRU
TIFFANY RODRIGUEZ 462-67-8188	08/18/82	6637 SPRING HURST ST SAN ANTONIO TX 78249-2917	XPN
TIFFANY RODRIGUEZ		NoRept	LXN

FRAUD ALERT

1 IDENTITY SCAN IDENTITY SCAN DID NOT DETECT ANY ALERTS			EFX
1 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR			TRU
1 SSN ISSUANCE FIRST YEAR ISSUED: 1983 STATE ISSUED: TX			EFX

REGULATORY MESSAGES

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

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

Summary

Input Information	Cross Check Category	Result
Name 1 TIFFANY RODRIGUEZ	Name Verification	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
Address 6637 SPRING HURST SAN ANTONIO TX 78249	Address Verification	<input checked="" type="checkbox"/> Address Matched
	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
Social Security Number 462-67-8188	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 08/18/82	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
Phone Number 210-273-4312	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
1 TIFFANY RODRIDGEZ	06/04/18	1	1
TIFFANY RODRIGUEZ	06/05/05	1	7
TIFFANY CRUMEDY	07/31/11	0	3
TIFFANY RODRIGUEZ CRUMEDY	12/31/10	0	2
<input checked="" type="checkbox"/> Address			
1 6637 SPRING HURST ST SAN ANTONIO TX 78249-2917	01/31/18	2	11
5767 HAWAIIAN SUN DR SAN ANTONIO TX 78244-1289	03/31/14	0	2
4739 JUNIPER FARM SAN ANTONIO TX 78244-1327	07/08/13	0	1
5102 VISTA FAIRWAY SAN ANTONIO TX 78244-1119	01/21/09	0	1
7522 PARR SAN ANTONIO TX 78244-2142	03/31/08	0	1
2819 S WW WHITE RD APT 225 SAN ANTONIO TX 78222-2842	08/15/06	0	1
2800 W HUTCHINS PL # 61 SAN ANTONIO TX 78224-1230	07/07/05	0	1
2011 BANDERA RD APT 1307 SAN ANTONIO TX 78228-2822	06/05/05	0	1
2800 W HUTCHINS PL APT 610 SAN ANTONIO TX 78224-1240	06/05/05	0	1

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

Consumer ID Verification

<input checked="" type="checkbox"/>		Date First Received	Number Active Sources	Number Total Sources
1	Social Security Number 000-00-8188	06/05/05	2	13
1	Date of Birth 08/18/82	03/31/06	2	13
1	Phone Number (210) 273-4312	11/30/09	1	9

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC) 1 TIFFANY RODRIGUEZ	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	High Risk Address 1 6637 SPRING HURST SAN ANTONIO TX 78249	Address Cleared		
<input checked="" type="checkbox"/>	SSA Issuance 1 462-67-8188	State Of Issue TEXAS	Issued Between 1983-1985	Input DOB 08/18/82
<input checked="" type="checkbox"/>	SSA Death Master 1 462-67-8188	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: DAVID KAMINSKY	REPORT TYPE: INDIVIDUAL	CHARGES: \$21.45 COMPUTER ID #: 719175160162651 LENDER CASE #: 400025414	DATE RECEIVED: 06/24/19 DATE COMPLETED: 06/24/19
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APPLICANT	EMPLOYMENT INFORMATION
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INPUT INFORMATION: NAME: TIFFANY RODRIGUEZ SSN: 462-67-8188 DOB: 08/18/82 6637 SPRING HURST SAN ANTONIO TX 78249 HOME PHONE: 210-273-4312 CURRENT ADDRESS: 6637 SPRING HURST ST SAN ANTONIO TX 78249-2917 SINCE: 01/18 PREVIOUS ADDRESS: 5767 HAWAIIAN SUN DR SAN ANTONIO TX 78244-1289 FROM: 03/31/14 PREVIOUS ADDRESS: 5102 VISTA FAIRWAY SAN ANTONIO TX 78244-1119 FROM: 01/01/09	PRESENT EMPLOYMENT: HELPING OUR SENIORS LLC FROM: 05/26/17 POSITION: SCHEDULING CO PREVIOUS EMPLOYMENT: GENERATIONS HOSPINCE CARE FROM: 12/26/16 POSITION: CNA
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CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	30	367	425	2	1	0	0
INSTALLMENT	266	29,821	28,602	15	0	2	33
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	8,523	9,298	9,298	18	0	0	0
TOTAL	8,819	39,486	38,325	35	1	2	33

#INQUIRIES	1	#PUBLIC RECORDS	1	#BANKRUPTCIES	1
WORST TRADE	9	OLDEST DATE	04/05/05	#SATISFACTORIES:	2
				PAST DUES:	8,856

SCORING

E C O A 1	567	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT			
E C O A 1	524	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
	38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			
E C O A 1	494	Repository Experian	Brand FAIR ISAAC SCORE 2	XPN
	38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 18 NUMBER OF ACCOUNTS WITH DELINQUENCY 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH			

APPLICANT

NAME: TIFFANY RODRIGUEZ
S.S.N : 462-67-8188

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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 XPN

PUBLIC RECORD INFORMATION

1 BANKRUPTCY CHAP 7-DISC FILED-11/11 LACT-07/13 TRU *
CASE- 1154035
ATNY- JORIS ROBERT VANHE COURT- U.S. BANKRUPTCY COURT

Directory: (210) 472-6720 (EFX,XPN)

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
1	DEPT OF ED/ASPIRE RESO #2676668534KI00001 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	09/15		05/15	1750	0			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	3	0	0	0
		TRANSFERRED								111			
1	DEPT OF ED/ASPIRE RESO #2676668534KI00002 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	09/15		05/15	5285	0			INS 01 EDUCATIONAL LN XPN (EFX,TRU)	3	0	0	0
		TRANSFERRED								111			
1	MOHELA/DEPT OF ED #2676668534KM00008 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	05/19		07/18	28554	29606		300 M 189	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	1
		ACCOUNT IN FORBEARANCE STUDENT LOAN DEFERRED: 08/01/2019								12/18 4			1XXXX4111
1	ERC #3570 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	06/19		07/16	1148	1148	1148	1148E	OPN 09 TRU (XPN)	0			
		COLLECTION ORIGINAL CREDITOR: AT T U VERSE											
1	COMNWLTH FIN #13N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		02/19	1128	1128	1128	1128E	OPN 09 TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL											
1	NWIDE RECVRY #1017 3000 KELLWAY DR CARROLLTON TX 75006 (972) 798-1000	06/19		12/18	1074	1074	1074	1074E	OPN 09 TRU	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL											
1	COMNWLTH FIN #33N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		03/19	976	976	976	976E	OPN 09 TRU (EFX,XPN)	0			
		COLLECTION ORIGINAL CREDITOR: MEDICAL											

APPLICANT

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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	AD ASTRA REC #7005 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		01/14	818	818	818	818E	OPN 09 TRU (EFX)	0			
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX													
1	COLLECTION #110127999	06/19		04/14	775	775			09 EFX	0			
1	COMNWLTH FIN #45N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		04/19	720	720	720	720E	OPN 09 TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	PHNX FINAN #3097 8902 OTIS AVE INDIANAPOLIS IN 46216 (855) 342-6567	06/19		02/19	653	653	653	653E	OPN 09 TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	BUS & PROF #1623 621 N ALAMO SAN ANTONIO TX 78215 (210) 227-5081	06/19		05/13	627	627	627	627E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	BUS & PROF #1623 621 N ALAMO SAN ANTONIO TX 78215 (210) 227-5081	06/19		05/13	627	627	627	627E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	FST PREMIER #4862 3820 N LOUISE AVE SIOUX FALLS SD 57107	06/19	06/19	03/18	425	367	0	V 30	REV 01 CREDIT CARD TRU (EFX,XPN)	14	1	0	0
INFO DISPUTED BY CONS, MEETS FCRA ACCOUNT IN DISPUTE													
1	CAPIO #6925 2222 TEXOMA PKWY SHERMAN TX 75091 (888) 883-5569	06/19		02/19	342	342	342	342E	OPN 09 TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	PHNX FINAN #3096 8902 OTIS AVE INDIANAPOLIS IN 46216 (855) 342-6567	06/19		02/19	227	227	227	227E	OPN 09 TRU (EFX,XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	CAPIO #7248 2222 TEXOMA PKWY SHERMAN TX 75091 (888) 883-5569	06/19		09/18	131	131	131	131E	OPN 09 TRU (XPN)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													

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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	SUN LOAN #1447 (210) 775-1910	05/19	10/15	05/15	117	117	235	29E	INS 09 NOTE LOAN TRU (EFX,XPN)	0				
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 10/31/2015												
1	PHOENIX RECOVERY GROUP #224000243913 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	06/19		09/17	48	98	98	48E	INS 09 COLLECTION ATTY XPN (EFX)	0				
		COLLECTION ORIGINAL CREDITOR: WOOD HOLLOW LLC CHAD NICK -												
1	NWIDE RECVRY #1016 3000 KELLWAY DR CARROLLTON TX 75006 (972) 798-1000	06/19		12/18	52	52	52	52E	OPN 09 TRU	0				
		COLLECTION ORIGINAL CREDITOR: MEDICAL												
1	AES/BRAZOS/US BANK #8804540291PA00003 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	03/18	03/18	04/05	2625			245 M	INS 06 EDUCATIONAL LN XPN (EFX,TRU)	55	0	1	10	666666655431 1XXXXXXXXXXXX 02/18 6 01/18 6 03/18 6
		STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED												
1	AES/BRAZOS/US BANK #8804540291PA00004 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	03/18	03/18	04/05	2634			245 M	INS 06 EDUCATIONAL LN XPN (EFX,TRU)	55	0	1	10	666666655431 1XXXXXXXXXXXX 02/18 6 01/18 6 03/18 6
		STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED												
1	FST PREMIER #0969	07/18	02/16	11/15	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0				
		INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 05/25/2016 ACCOUNT IN DISPUTE												
1	MOHELA/DEPT OF ED #2676668534KM00001 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		05/15	3500	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	33	0	0	2	XX54111XX11X XXXXXXXXXXXX 04/18 4 05/18 5
		PAID ACCOUNT/ZERO BALANCE												
1	MOHELA/DEPT OF ED #2676668534KM00002 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		05/15	6000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	33	0	0	2	XX54111XX11X XXXXXXXXXXXX 04/18 4 05/18 5
		PAID ACCOUNT/ZERO BALANCE												
1	MOHELA/DEPT OF ED #2676668534KM00006 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		12/16	1000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	18	0	0	2	XX54111XX111 111111 04/18 4 05/18 5
		PAID ACCOUNT/ZERO BALANCE												
1	MOHELA/DEPT OF ED #2676668534KM00005 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		12/16	583	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	18	0	0	2	XX54111XX111 111111 04/18 4 05/18 5
		PAID ACCOUNT/ZERO BALANCE												

APPLICANT

NAME: TIFFANY RODRIGUEZ
S.S.N : 462-67-8188

Date Received: 06/24/19

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		
1	MOHELA/DOFED #2676668534KM00004 633 SPIRIT DRIVE CHESTERFIELD MO 63005 (800) 666-4352	07/18		11/15	4000	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	23 04/18 4 05/18 5	0	0	2	1X54111XX11X 111111111111	
		CLOSED CLOSED DATE: 07/10/2018													
1	MOHELA/DOFED #2676668534KM00003 633 SPIRIT DRIVE CHESTERFIELD MO 63005 (800) 666-4352	07/18		04/16	3000	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	23 04/18 4 05/18 5	0	0	2	1X54111XX11X 111111111111	
		CLOSED CLOSED DATE: 07/10/2018													
1	TGTRELLIS #4104 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	09/18	07/18	03/18	3348	0	0		OPN 09 EDUCATIONAL LN TRU	0					
		PAID COLLECTION CLOSED DATE: 05/31/2018 U S BANK TRUSTEE BRAZOS HEA													
1	TGTRELLIS #4103 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	09/18	07/18	03/18	3982	0	0		OPN 09 EDUCATIONAL LN TRU	0					
		PAID COLLECTION CLOSED DATE: 05/31/2018 U S BANK TRUSTEE BRAZOS HEA													
1	TRELLIS COMPANY #1001000000000225934103 PO BOX 83100 ROUND ROCK TX 78683 (800) 252-9743	09/18	07/18	03/18	3982	0			INS 09 EDUCATIONAL LN XPN	0					
		COLLECTION PAID ACCOUNT/ZERO BALANCE U.S. BANK TRUSTEE BRAZOS HEA U.S. BANK TRUSTEE BRAZOS HEA													
1	TRELLIS COMPANY #1001000000000225934104 PO BOX 83100 ROUND ROCK TX 78683 (800) 252-9743	09/18	07/18	03/18	3348	0			INS 09 EDUCATIONAL LN XPN	0					
		COLLECTION PAID ACCOUNT/ZERO BALANCE U.S. BANK TRUSTEE BRAZOS HEA U.S. BANK TRUSTEE BRAZOS HEA													
1	TRELLIS COMPANY #4104 MAILONLY	09/18	07/18		3348	0			OPN 09 EDUCATIONAL LN EFX	0					
		CLOSED DATE: 05/01/2018 PAID COLLECTION													
1	TRELLIS COMPANY #4103 MAILONLY	09/18	07/18		3982	0			OPN 09 EDUCATIONAL LN EFX	0					
		CLOSED DATE: 05/01/2018 PAID COLLECTION													

ADDITIONAL INFORMATION

- 1 KNOWN ALIAS
FORMER NAME: TIFFANY RODRIGUEZ CRUMEDY EFX

- 1 KNOWN ALIAS
FORMER NAME: TIFFANY RODRIDGEZ EFX

- 1 KNOWN ALIAS
FORMER NAME: TIFFANY RODRIGUEZ CRUMEDY EFX

- 1 KNOWN ALIAS
KNOWN ALIAS: TIFFANY RODRIGUEZ TRU

APPLICANT

NAME: TIFFANY RODRIGUEZ
S.S.N.: 462-67-8188

Date Received: 06/24/19

ADDITIONAL INFORMATION

- 1 KNOWN ALIAS TRU
KNOWN ALIAS: TIFFANY CRUPIEDY

- 1 KNOWN ALIAS XPN
KNOWN ALIAS: TIFFANY CRUMEDY

- 1 KNOWN ALIAS XPN
NICKNAME: CRUMEDY TIFFANY RODRIGUEZ

- 1 KNOWN ALIAS XPN
NICKNAME: RODRIGUEZ TIFFANY

CONSUMER REFERRAL INFORMATION

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

TRANSUNION TRU
HTTP://WWW.TRANSUNION.COM
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19016
800-888-4213

EXPERIAN XPN
WWW.EXPERIAN.COM
701 EXPERIAN PARKWAY, P.O. BOX 2002
ALLEN, TX 75013-0036
888-397-3742

LEXISNEXIS RISK SOLUTIONS BUREAU LLC LXN
PROVIDER OF LIEN AND JUDGMENT RECORDS
PO BOX 105108
ATLANTA, GA 30348-5108
866-897-8126

EOCA 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

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

06/24/19 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

Acknowledgement

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

END OF INQUIRY STATUS UPDATE

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

06/24/19

Loan Number: 400025414

TIFFANY RODRIGUEZ
6637 SPRING HURST
SAN ANTONIO, TX 78249

Dear TIFFANY RODRIGUEZ

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: DAVID KAMINSKY	REPORT TYPE: INDIVIDUAL	COMPUTER ID #: 719175160162651 LENDER CASE #: 400025414	DATE RECEIVED: 06/24/19 DATE COMPLETED: 06/24/19
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APPLICANT

INPUT INFORMATION: NAME: TIFFANY RODRIGUEZ DOB: 08/18/82 6637 SPRING HURST SAN ANTONIO TX 78249 HOME PHONE: 210-273-4312	
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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	FST PREMIER #4862 3820 N LOUISE AVE SIOUX FALLS SD 57107	06/19	06/19	03/18	425	367	0	V 30	REV 01 CREDIT CARD TRU (EFX,XPN)	14	1	0	0
					INFO DISPUTED BY CONS, MEETS FCRA ACCOUNT IN DISPUTE							111112111111 111 01/19 2	

Reason for dispute: _____

1	FST PREMIER #0969	07/18	02/16	11/15	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
					INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 05/25/2016 ACCOUNT IN DISPUTE								

Reason for dispute: _____

END OF DISPUTE REPORT

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

DEROGATORY SUMMARY

1 BANKRUPTCY CHAP 7-DISC FILED-11/11 LACT-07/13 TRU *

CASE- 1154035

ATNY- JORIS ROBERT VANHE COURT- U.S. BANKRUPTCY COURT

Directory: (210) 472-6720

(EFX, XPN)

Reason for delinquency: _____

DEROGATORY SUMMARY

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	MOHELA/DEPT OF ED #2676668534KM00008 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	05/19		07/18	28554	29606		300 M 189	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	9	0	0	1
										12/18 4			
						ACCOUNT IN FORBEARANCE STUDENT LOAN DEFERRED: 08/01/2019							

Reason for delinquency: _____

1	ERC #3570 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	06/19		07/16	1148	1148	1148	1148E	OPN 09 TRU (XPN)	0			
						COLLECTION ORIGINAL CREDITOR: AT T U VERSE							

Reason for delinquency: _____

1	COMNWLTH FIN #13N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		02/19	1128	1128	1128	1128E	OPN 09 TRU (EFX,XPN)	0			
						COLLECTION ORIGINAL CREDITOR: MEDICAL							

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	NWIDE RECVRY #1017 3000 KELLWAY DR CARROLLTON TX 75006 (972) 798-1000	06/19		12/18	1074	1074	1074	1074E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	COMNWLTH FIN #33N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		03/19	976	976	976	976E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	AD ASTRA REC #7005 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	06/19		01/14	818	818	818	818E	OPN 09 TRU (EFX)	0				
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM 96 TX														

Reason for delinquency: _____

1	COLLECTION #110127999	06/19		04/14	775	775			09 EFX	0				
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Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	COMNWLTH FIN #45N1 245 MAIN STREET SCRANTON PA 18519 (855) 273-8511	05/19		04/19	720	720	720	720E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	PHNX FINAN #3097 8902 OTIS AVE INDIANAPOLIS IN 46216 (855) 342-6567	06/19		02/19	653	653	653	653E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	BUS & PROF #1623 621 N ALAMO SAN ANTONIO TX 78215 (210) 227-5081	06/19		05/13	627	627	627	627E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	BUS & PROF #1623 621 N ALAMO SAN ANTONIO TX 78215 (210) 227-5081	06/19		05/13	627	627	627	627E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	FST PREMIER #4862 3820 N LOUISE AVE SIOUX FALLS SD 57107	06/19	06/19	03/18	425	367	0	V 30	REV 01 CREDIT CARD TRU (EFX,XPN)	14	1	0	0	111112111111 111 01/19 2
INFO DISPUTED BY CONS, MEETS FCRA ACCOUNT IN DISPUTE														

Reason for delinquency: _____

1	CAPIO #6925 2222 TEXOMA PKWY SHERMAN TX 75091 (888) 883-5569	06/19		02/19	342	342	342	342E	OPN 09 TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	PHNX FINAN #3096 8902 OTIS AVE INDIANAPOLIS IN 46216 (855) 342-6567	06/19		02/19	227	227	227	227E	OPN 09 TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	CAPIO #7248 2222 TEXOMA PKWY SHERMAN TX 75091 (888) 883-5569	06/19		09/18	131	131	131	131E	OPN 09 TRU (XPN)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	SUN LOAN #1447 (210) 775-1910	05/19	10/15	05/15	117	117	235	29E	INS 09 NOTE LOAN TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 10/31/2015														

Reason for delinquency: _____

1	PHOENIX RECOVERY GROUP #224000243913 1045 CHEEVER BLVD STE 20 SAN ANTONIO TX 78217 (210) 822-8272	06/19		09/17	48	98	98	48E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: WOOD HOLLOW LLC CHAD NICK -														

Reason for delinquency: _____

1	NWIDE RECVRY #1016 3000 KELLWAY DR CARROLLTON TX 75006 (972) 798-1000	06/19		12/18	52	52	52	52E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

Reason for delinquency: _____

1	AES/BRAZOS/US BANK #8804540291PA00003 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	03/18	03/18	04/05	2625			245 M	INS 06 EDUCATIONAL LN XPN (EFX,TRU)	55	0	1	10	
STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED											666666655431 1XXXXXXXXXX	02/18 6	01/18 6	03/18 6

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	AES/BRAZOS/US BANK #8804540291PA00004 PO BOX 61047 HARRISBURG PA 17106 (800) 233-0557	03/18	03/18	04/05	2634			245 M	INS 06 EDUCATIONAL LN XPN (EFX,TRU)	55	0	1	10
STUDENT LOAN ASSIGNED TO GOVT. TRANSFERRED										666666655431 1XXXXXXXXXXXX 02/18 6 01/18 6 03/18 6			

Reason for delinquency: _____

1	FST PREMIER #0969	07/18	02/16	11/15	300	0	0		REV 09 CREDIT CARD TRU (EFX,XPN)	0			
INFO DISPUTED BY CONS, MEETS FCRA CLOSED DATE: 05/25/2016 ACCOUNT IN DISPUTE													

Reason for delinquency: _____

1	MOHELA/DEPT OF ED #2676668534KM00001 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		05/15	3500	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	33	0	0	2
PAID ACCOUNT/ZERO BALANCE										XX54111XX11X XXXXXXXXXXXX 04/18 4 05/18 5			

Reason for delinquency: _____

1	MOHELA/DEPT OF ED #2676668534KM00002 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		05/15	6000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	33	0	0	2
PAID ACCOUNT/ZERO BALANCE										XX54111XX11X XXXXXXXXXXXX 04/18 4 05/18 5			

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	MOHELA/DEPT OF ED #2676668534KM00006 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		12/16	1000	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	18	0	0	2	XX54111XX111 111111 04/18 4 05/18 5

Reason for delinquency: _____

1	MOHELA/DEPT OF ED #2676668534KM00005 633 SPIRIT DR CHESTERFIELD MO 63005 (888) 866-4352	07/18		12/16	583	0		120 M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	18	0	0	2	XX54111XX111 111111 04/18 4 05/18 5
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Reason for delinquency: _____

1	MOHELA/DOFED #2676668534KM00004 633 SPIRIT DRIVE CHESTERFIELD MO 63005 (800) 666-4352	07/18		11/15	4000	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	23	0	0	2	1X54111XX11X 111111111111 04/18 4 05/18 5
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Reason for delinquency: _____

1	MOHELA/DOFED #2676668534KM00003 633 SPIRIT DRIVE CHESTERFIELD MO 63005 (800) 666-4352	07/18		04/16	3000	0	0	120 M	INS 01 EDUCATIONAL LN TRU (EFX,XPN)	23	0	0	2	1X54111XX11X 111111111111 04/18 4 05/18 5
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Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	TGTRELLIS #4104 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	09/18	07/18	03/18	3348	0	0		OPN 09 EDUCATIONAL LN TRU	0			
PAID COLLECTION CLOSED DATE: 05/31/2018 U S BANK TRUSTEE BRAZOS HEA													

Reason for delinquency: _____

1	TGTRELLIS #4103 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	09/18	07/18	03/18	3982	0	0		OPN 09 EDUCATIONAL LN TRU	0			
PAID COLLECTION CLOSED DATE: 05/31/2018 U S BANK TRUSTEE BRAZOS HEA													

Reason for delinquency: _____

1	TRELLIS COMPANY #1001000000000225934103 PO BOX 83100 ROUND ROCK TX 78683 (800) 252-9743	09/18	07/18	03/18	3982	0			INS 09 EDUCATIONAL LN XPN	0			
COLLECTION PAID ACCOUNT/ZERO BALANCE U.S. BANK TRUSTEE BRAZOS HEA U.S. BANK TRUSTEE BRAZOS HEA													

Reason for delinquency: _____

1	TRELLIS COMPANY #1001000000000225934104 PO BOX 83100 ROUND ROCK TX 78683 (800) 252-9743	09/18	07/18	03/18	3348	0			INS 09 EDUCATIONAL LN XPN	0			
COLLECTION PAID ACCOUNT/ZERO BALANCE U.S. BANK TRUSTEE BRAZOS HEA U.S. BANK TRUSTEE BRAZOS HEA													

Reason for delinquency: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

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	TRELLIS COMPANY #4104 MAILONLY	09/18	07/18		3348	0			OPN 09 EDUCATIONAL LN EFX	0			
CLOSED DATE: 05/01/2018 PAID COLLECTION													

Reason for delinquency: _____

1	TRELLIS COMPANY #4103 MAILONLY	09/18	07/18		3982	0			OPN 09 EDUCATIONAL LN EFX	0			
CLOSED DATE: 05/01/2018 PAID COLLECTION													

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

06/24/19 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: TIFFANY RODRIGUEZ

Date Received: 06/24/19

NAME VARIATIONS

1 KNOWN ALIAS EFX
FORMER NAME: TIFFANY RODRIGUEZ CRUMEDY

Additional Information: _____

1 KNOWN ALIAS EFX
FORMER NAME: TIFFANY RODRIDGEZ

Additional Information: _____

1 KNOWN ALIAS EFX
FORMER NAME: TIFFANY RODRIGUEZ CRUMEDY

Additional Information: _____

1 KNOWN ALIAS TRU
KNOWN ALIAS: TIFFANY RODRIGUEZ

Additional Information: _____

1 KNOWN ALIAS TRU
KNOWN ALIAS: TIFFANY CRUPIEDY

Additional Information: _____

1 KNOWN ALIAS XPN
KNOWN ALIAS: TIFFANY CRUMEDY

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: CRUMEDY TIFFANY RODRIGUEZ

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: RODRIGUEZ TIFFANY

Additional Information: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

ADDRESS VARIATIONS

1 ADDRESS EFX
6637 SPRING HURST ST
SAN ANTONIO TX 78249 FROM 02/18

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
5767 HAWAIIAN SUN DR
SAN ANTONIO TX 78244 FROM 04/14

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
10362 SAHARA ST 3305 #3305
SAN ANTONIO TX 78216 FROM 11/17

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
6637 SPRING HURST ST
SAN ANTONIO TX 78249-2917 FROM 01/18

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
5767 HAWAIIAN SUN DR
SAN ANTONIO TX 78244-1289 FROM 03/14

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
5102 VISTA FAIRWAY
SAN ANTONIO TX 78244-1119 FROM 01/09

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

ADDRESS VARIATIONS

1 ADDRESS XPN
6637 SPRING HURST ST
SAN ANTONIO TX 78249-2917 FROM 12/17
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
5767 HAWAIIAN SUN DR
SAN ANTONIO TX 78244-1289 FROM 02/14
 Own
 Rent

Additional Information: _____

1 ADDRESS XPN
4739 JUNIPER FARM
SAN ANTONIO TX 78244-1327 FROM 07/13
 Own
 Rent

Additional Information: _____

1 ADDRESS LXN
6637 SPRING HURST
SAN ANTONIO TX 78249
 Own
 Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: TIFFANY RODRIGUEZ

Date Received: 06/24/19

Acknowledgement

Applicant's Signature: _____ Date: _____