

**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 #:**

719210195879876

**LENDER CASE #:**

400028560

**DATE RECEIVED:**07/29/19

**DATE COMPLETED:**07/29/19

APPLICANT

**INPUT INFORMATION:**

**NAME:** SAMUEL GONZALEZ

**DOB:**09/29/56

813 JOHN ADAMS DR

SAN ANTONIO TX 78228

**HOME PHONE:**210-730-6020

FILE IDENTIFICATIONS

SAMUEL GONZALEZ 449-88-7244	09/29/56	813 JOHN ADAMS DR SAN ANTONIO TX 78228	EFX
SAMUEL GONZALEZ 449-88-7244	09/29/56	813 JOHN ADAMS DR SAN ANTONIO TX 78228-4128	TRU
SAMUEL GONZALEZ 449-88-7244	09/29/56	813 JOHN ADAMS DR SAN ANTONIO TX 78228-4128	XPN
SAMUEL GONZALEZ		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: 1965 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 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

## APPLICANT

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

### Summary

Input Information	Cross Check Category	Result
<b>Name</b> 1 SAMUEL GONZALEZ	Name Verification	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
<b>Address</b> 813 JOHN ADAMS DR SAN ANTONIO TX 78228	Address Verification	<input checked="" type="checkbox"/> Address not Matched
	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
<b>Social Security Number</b> 449-88-7244	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
<b>Date of Birth</b> 09/29/56	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
<b>Phone Number</b> 210-730-6020	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 SAMUEL GONZALEZ	05/14/99	1	1
<input checked="" type="checkbox"/> Address			
1 PO BOX 33914 SAN ANTONIO TX 78265-3914	06/30/15	1	1
618 PORTER ST SAN ANTONIO TX 78210-2349	04/26/13	0	1
7002 GLEN LEDGE SAN ANTONIO TX 78239-2950	08/31/12	0	1
1718 SCHLEY AVE SAN ANTONIO TX 78210-4328	03/08/09	0	1
403 NATALEN ST SAN ANTONIO TX 78209-6814	09/29/07	0	1
2815 STEVES AVE SAN ANTONIO TX 78210-5549	06/01/07	0	1
PO BOX 10825 SAN ANTONIO TX 78210-0825	10/18/01	0	1
206 GLAMIS AVE SAN ANTONIO TX 78223-1808	09/27/99	0	1
PO BOX 10099 SAN ANTONIO TX 78210-0099	05/14/99	0	1

# APPLICANT

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

## Consumer ID Verification

<input checked="" type="checkbox"/>		Date First Received	Number Active Sources	Number Total Sources
1	<b>Social Security Number</b> 000-00-7244	05/14/99	1	1
1	<b>Date of Birth</b> 09/29/56	12/31/01	1	1
1	<b>Phone Number</b> (210) 730-6020 (210) 980-5400	06/30/16 03/31/18	1 0	1 1

## Other Verifications

1	<b>Watch Lists (includes OFAC)</b> SAMUEL GONZALEZ	watch Lists Searched/No Match Found		
1	<b>High Risk Address</b> 813 JOHN ADAMS DR SAN ANTONIO TX 78228	Address Cleared		
1	<b>SSA Issuance</b> 449-88-7244	<b>State Of Issue</b> TEXAS	<b>Issued Between</b> 1965-1966	<b>Input DOB</b> 09/29/56
1	<b>SSA Death Master</b> 449-88-7244	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**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> DAVID KAMINSKY	<b>REPORT TYPE:</b> INDIVIDUAL	<b>CHARGES:</b> \$21.45 <b>COMPUTER ID #:</b> 719210195879876 <b>LENDER CASE #:</b> 400028560	<b>DATE RECEIVED:</b> 07/29/19  <b>DATE COMPLETED:</b> 07/29/19
---	--------------------------------	---	---

APPLICANT	EMPLOYMENT INFORMATION
-----------	------------------------

<b>INPUT INFORMATION:</b> <b>NAME:</b> SAMUEL GONZALEZ <b>SSN:</b> 449-88-7244 <b>DOB:</b> 09/29/56 813 JOHN ADAMS DR SAN ANTONIO TX 78228 <b>HOME PHONE:</b> 210-730-6020  <b>CURRENT ADDRESS:</b> 813 JOHN ADAMS DR SAN ANTONIO TX 78228-4128 <b>SINCE:</b> 12/16  <b>PREVIOUS ADDRESS:</b> 7002 GLEN LEDGE SAN ANTONIO TX 78239-2950 <b>FROM:</b> 12/31/11  <b>PREVIOUS ADDRESS:</b> 10825 PO BOX 10825 SAN ANTONIO TX 78210-0825 <b>FROM:</b> 06/01/02	<b>PRESENT EMPLOYMENT:</b> RETIREMENT <b>FROM:</b> 09/06/17  <b>PREVIOUS EMPLOYMENT:</b> RETIRED <b>FROM:</b> 09/08/05
--	--

**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	131	1,577	1,350	4	1	0	0
INSTALLMENT	60	2,049	1,800	8	0	0	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	7,030	7,030	1,804	6	0	0	0
<b>TOTAL</b>	<b>7,221</b>	<b>10,656</b>	<b>4,954</b>	<b>18</b>	<b>1</b>	<b>0</b>	<b>0</b>

#INQUIRIES	8	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	06/10/08	#SATISFACTORIES:	9
				PAST DUES:	7,192

**SCORING**

E C O A 1	502	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT			
E C O A 1	496	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 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			
E C O A 1	443	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 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			

**APPLICANT**

**NAME:** SAMUEL GONZALEZ  
**S.S.N :** 449-88-7244

**Date Received:** 07/29/19

**REGULATORY MESSAGES**

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

---

- 1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU

---

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

**PUBLIC RECORD INFORMATION**

NO PUBLIC RECORDS FOUND

**CREDIT HISTORY**

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	US DEPT OF ED/GLELSI #2062234963798581 PO BOX 7860 MADISON WI 53707 BYMAILONLY	06/19	01/19	08/12	1800	1894		M	INS 01 EDUCATIONAL LN XPN (EFX,TRU)	83	0	0	0	0	1111111111111111	1111111111111111
		STUDENT LOAN DEFERRED: 09/01/2019														
1	CREDITONEBNK #5997  (888) 224-8125	07/19	06/19	01/18	450	469	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	18	0	0	0	0	1111111111111111	11111111
1	BK OF MO #6898 PO BOX 85710 SIOUX FALLS SD 57118 (844) 548-9721	07/19	06/19	03/19	300	253	0	V 39	REV 01 CREDIT CARD TRU (EFX,XPN)	3	0	0	0	0	1111	
1	CAPITAL ONE #6598  (804) 967-1000	07/19	07/19	03/19	300	224	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	3	0	0	0	0	1111	
1	ARRONRNTS #C006788718 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	10/17		12/15	1390	0	0	23 M	INS 01 LEASE TRU (EFX)	0	0	0	0	0		
		CLOSED CLOSED DATE: 10/19/2017														
1	FAMSA #491088102409164  (866) 883-2672	04/11	04/11	11/09	1181	0	0	18 M	INS 01 INST SALES TRU (XPN)	3	0	0	0	0	1111	
		CLOSED CLOSED DATE: 04/14/2011														
1	FAMSA #491088102125020  (866) 883-2672	11/09	10/09	04/09	907	0	0	18 M	INS 01 INST SALES TRU (XPN)	7	0	0	0	0	11111111	
		TRANSFERRED CLOSED DATE: 11/02/2009														
2	TRUENO FIN #68017000000000013843 1905 SE MILITARY DR. SAN ANTONIO TX 78233	05/12	05/12	06/08	15105	0	0	24 M	INS 01 AUTO TRU	1	0	0	0	0	11	
		CLOSED CLOSED DATE: 05/24/2012														

**APPLICANT**

**NAME:** SAMUEL GONZALEZ  
**S.S.N :** 449-88-7244

**Date Received:** 07/29/19

**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	WORLD FINANCE CO #57507685601  MAILONLY	01/18	12/17	08/17	350	0		7 M	INS 01 SECURED EFX (XPN,TRU)	5	0	0	0
					CLOSED DATE: 12/01/2017 PAID AND CLOSED							111111	
1	LVNV FUNDING LLC #2631  (800) 363-3115	07/19		09/14	3775	3938	3938	3938E	OPN 09  EFX (XPN,TRU)	0			
					CLOSED DATE: 06/01/2019 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION ACCOUNT IN DISPUTE								
1	PRO COLLECT #9873 12170 N ABRAMS ROAD DALLAS TX 75243 (800) 839-8186	07/19		04/13	940	940	940	940E	OPN 09  TRU (EFX)	0			
					INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: FAMSA TX ACCOUNT IN DISPUTE								
1	FAMSA #0881  (866) 883-2672	11/16	07/13		0	929	929	0	OPN 09 INST SALES TRU	0			
					UNPAID BALANCE CHARGED OFF CLOSED DATE: 11/29/2016								
1	TBOM/MILESTONE #6452 PO BOX 4499 BEAVERTON OR 97076	07/19	06/19	06/18	300	631		V 42	REV 01 CREDIT CARD XPN (EFX,TRU)	14	1	0	0
												11211111111111 11 05/19 2	
1	AD ASTRA REC #7151 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	07/19		08/16	554	554	554	554E	OPN 09  TRU (EFX,XPN)	0			
					INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDIN ACCOUNT IN DISPUTE								
1	NATIONAL CREDIT ADJU #9106  (800) 542-1048	07/19		05/16	358	358	358	358E	OPN 09  EFX (TRU)	0			
					CLOSED DATE: 04/01/2018 COLLECTION ORIGINAL CREDITOR: THE CASH STORE								
1	CBE GROUP #0736 131 TOWER PARK DRIVE SUITE 100 WATERLOO IA 50704 (844) 604-4236	07/19		04/19	310	311	311	311E	OPN 09  TRU (EFX,XPN)	0			
					COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS								
1	WFC #57507744601 PO BOX 6429 GREENVILLE SC 29607 (864) 298-9800	06/19	04/19	12/17	420	155	162	60E	INS 09 SECURED TRU (EFX,XPN)	0			
					UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/31/2019								

**APPLICANT**

**NAME:** SAMUEL GONZALEZ  
**S.S.N :** 449-88-7244

**Date Received:** 07/29/19

**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	CONN APPLIANCES INC #103842631 3295 COLLEGE ST BEAUMONT TX 77701 (409) 832-1696	09/14	01/14	10/13	4775	0	0		INS 09 SECURED XPN (EFX,TRU)	0				
CHARGE OFF PURCHASED BY ANOTHER LENDER CLOSED DATE: 09/01/2014 CLOSED SOLD TO: SHERMAN														

**ADDITIONAL INFORMATION**

- 1 KNOWN ALIAS  
FORMER NAME: SAM GONZALEZ EFX

---

- 1 KNOWN ALIAS  
FORMER NAME: SAMUEL GONZALES EFX

---

- 1 KNOWN ALIAS  
KNOWN ALIAS: SAM GONZALEZ TRU

---

- 1 KNOWN ALIAS  
NICKNAME: GONZALEZ SAM XPN

**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 INFORMATION SOLUTIONS, INC. XPN  
WWW.EXPERIAN.COM  
PO BOX 4500  
ALLEN, TX 75013  
855-246-9409

---

- LEXISNEXIS RISK SOLUTIONS, INC. LXN  
PROVIDER OF LIEN AND JUDGMENT RECORDS  
PO BOX 105108  
ATLANTA, GA 30348-5108  
888-497-0011

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**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO  
07/29/19 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

07/13/19 1 UW 2445670 SPRINT XPN

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

07/11/19 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

05/29/19 1 FM 2906745 CREDCO/QUICKEN LOANS I XPN

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

05/18/19 1 FC 01271865 CELTIC/CONT TRU  
650FC10128 FIRSTMARK 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



**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

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

07/29/19

Loan Number: 400028560

SAMUEL GONZALEZ  
813 JOHN ADAMS DR  
SAN ANTONIO, TX 78228

Dear SAMUEL GONZALEZ

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**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 400 E LAS COLINAS BLVD SUITE 240 IRVING TX 75039 <b>ATTENTION:</b> DAVID KAMINSKY	<b>REPORT TYPE:</b> INDIVIDUAL	<b>COMPUTER ID #:</b> 719210195879876 <b>LENDER CASE #:</b> 400028560	<b>DATE RECEIVED:</b> 07/29/19  <b>DATE COMPLETED:</b> 07/29/19
---	--------------------------------	--	---

APPLICANT

<b>INPUT INFORMATION:</b> <b>NAME:</b> SAMUEL GONZALEZ <b>DOB:</b> 09/29/56 813 JOHN ADAMS DR SAN ANTONIO TX 78228 <b>HOME PHONE:</b> 210-730-6020	
--	--

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	LVNV FUNDING LLC #2631  (800) 363-3115	07/19		09/14	3775	3938	3938	3938E	OPN 09  EFX (XPN,TRU)	0				
					CLOSED DATE: 06/01/2019 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION ACCOUNT IN DISPUTE									

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

1	PRO COLLECT #9873 12170 N ABRAMS ROAD DALLAS TX 75243 (800) 839-8186	07/19		04/13	940	940	940	940E	OPN 09  TRU (EFX)	0				
					INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: FAMSA TX ACCOUNT IN DISPUTE									

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

1	AD ASTRA REC #7151 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	07/19		08/16	554	554	554	554E	OPN 09  TRU (EFX,XPN)	0				
					INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDIN ACCOUNT IN DISPUTE									

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

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**END OF DISPUTE REPORT**

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

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	LVNV FUNDING LLC #2631  (800) 363-3115	07/19		09/14	3775	3938	3938	3938E	OPN 09  EFX (XPN,TRU)	0				
CLOSED DATE: 06/01/2019 CONSUMER DISPUTES THIS ACCOUNT INFO COLLECTION ACCOUNT IN DISPUTE														

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

1	PRO COLLECT #9873 12170 N ABRAMS ROAD DALLAS TX 75243 (800) 839-8186	07/19		04/13	940	940	940	940E	OPN 09  TRU (EFX)	0				
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: FAMSA TX ACCOUNT IN DISPUTE														

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

1	FAMSA #0881  (866) 883-2672	11/16	07/13		0	929	929	0	OPN 09 INST SALES TRU	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 11/29/2016														

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

1	TBOM/MILESTONE #6452 PO BOX 4499 BEAVERTON OR 97076	07/19	06/19	06/18	300	631		V 42	REV 01 CREDIT CARD XPN (EFX,TRU)	14	1	0	0	112111111111 11 05/19 2
---	--	-------	-------	-------	-----	-----	--	------	--	----	---	---	---	-------------------------------

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

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**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	AD ASTRA REC #7151 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	07/19		08/16	554	554	554	554E	OPN 09  TRU (EFX,XPN)	0				
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDIN ACCOUNT IN DISPUTE														

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

1	NATIONAL CREDIT ADJU #9106  (800) 542-1048	07/19		05/16	358	358	358	358E	OPN 09  EFX (TRU)	0				
CLOSED DATE: 04/01/2018 COLLECTION ORIGINAL CREDITOR: THE CASH STORE														

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

1	CBE GROUP #0736 131 TOWER PARK DRIVE SUITE 100 WATERLOO IA 50704 (844) 604-4236	07/19		04/19	310	311	311	311E	OPN 09  TRU (EFX,XPN)	0				
COLLECTION ORIGINAL CREDITOR: CHARTER COMMUNICATIONS														

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

1	WFC #57507744601 PO BOX 6429 GREENVILLE SC 29607 (864) 298-9800	06/19	04/19	12/17	420	155	162	60E	INS 09 SECURED TRU (EFX,XPN)	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 01/31/2019														

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



# APPLICANT

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

## 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	CONN APPLIANCES INC #103842631 3295 COLLEGE ST BEAUMONT TX 77701 (409) 832-1696	09/14	01/14	10/13	4775	0	0		INS 09 SECURED XPN (EFX,TRU)	0			
CHARGE OFF PURCHASED BY ANOTHER LENDER CLOSED DATE: 09/01/2014 CLOSED SOLD TO: SHERMAN													

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

**END OF DEROGATORY REPORT**

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO  
07/29/19 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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

07/13/19 1 UW 2445670 SPRINT XPN

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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

07/11/19 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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

05/29/19 1 FM 2906745 CREDCO/QUICKEN LOANS I XPN

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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

05/18/19 1 FC 01271865 CELTIC/CONT TRU  
650FC10128 FIRSTMARK 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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**END OF INQUIRY STATUS UPDATE**

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**NAME VARIATIONS**

1 KNOWN ALIAS EFX  
FORMER NAME: SAM GONZALEZ

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS EFX  
FORMER NAME: SAMUEL GONZALES

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS TRU  
KNOWN ALIAS: SAM GONZALEZ

Additional Information: \_\_\_\_\_

1 KNOWN ALIAS XPN  
NICKNAME: GONZALEZ SAM

Additional Information: \_\_\_\_\_

**END OF NAME VARIATIONS REPORT**

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**ADDRESS VARIATIONS**

1 ADDRESS EFX  
813 JOHN ADAMS DR  
SAN ANTONIO TX 78228 FROM 11/16  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
618 PORTER ST  
SAN ANTONIO TX 78210 FROM 02/08  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS EFX  
7002 GLEN LEDGE  
SAN ANTONIO TX 78239 FROM 02/18  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
813 JOHN ADAMS DR  
SAN ANTONIO TX 78228-4128 FROM 12/16  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
7002 GLEN LEDGE  
SAN ANTONIO TX 78239-2950 FROM 12/11  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS TRU  
10825 PO BOX 10825  
SAN ANTONIO TX 78210-0825 FROM 06/02  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

**ADDRESS VARIATIONS**

1 ADDRESS XPN  
813 JOHN ADAMS DR  
SAN ANTONIO TX 78228-4128 FROM 12/15  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
PO BOX 33914  
SAN ANTONIO TX 78265-3914 FROM 07/15  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS XPN  
7002 GLEN LEDGE  
SAN ANTONIO TX 78239-2950 FROM 02/12  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1 ADDRESS LXN  
813 JOHN ADAMS DR  
SAN ANTONIO TX 78228  
 Own  
 Rent

Additional Information: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**END OF ADDRESS VARIATIONS REPORT**

**APPLICANT**

**NAME:** SAMUEL GONZALEZ

**Date Received:** 07/29/19

Acknowledgement

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

