

### ID CROSS CHECK

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 5401 W KENNEDY BLVD SUITE 300 TAMPA FL 33609 <b>ATTENTION:</b> MICHELLE LEAF	LAS VEGAS NV 89131  <b>REPORT TYPE:</b> INDIVIDUAL	<b>CHARGES:</b> \$14.45 <b>COMPUTER ID #:</b> 719219175835796 <b>LENDER CASE #:</b> 400029591	<b>DATE RECEIVED:</b> 08/07/19  <b>DATE COMPLETED:</b> 08/07/19
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#### APPLICANT

<b>INPUT INFORMATION:</b> <b>NAME:</b> JESSICA ADAMS <b>DOB:</b> 02/16/87 1915 N SIMMONS BLDG ST #12 LAS VEGAS NV 89106 <b>HOME PHONE:</b> 702-334-2535	
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#### FILE IDENTIFICATIONS

JESSICA K ADAMS 319-78-8648	02/16/87	321 BELLEVUE DR ROUND LAKE PARK IL 60073-3155	TRU
JESSICA ADAMS		NoRept	LXN

#### FRAUD ALERT

1 HIGH RISK FRAUD ALERT HAWK AVAILABLE AND CLEAR	TRU
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#### REGULATORY MESSAGES

1 FACT ACT:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)	TRU
1 FACT ACT:PREVIOUS FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)	TRU

#### Summary

Input Information	Cross Check Category	Result
<b>Name</b> 1 JESSICA ADAMS	Name Verification	No Data on File
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
<b>Address</b> 1915 N SIMMONS BLDG ST #12 LAS VEGAS NV 89106	Address Verification	No Data on File
	High Risk Address	Address Cleared
<b>Social Security Number</b> 319-78-8648	Social Security Verification	No Data on File
	Other Identities Linked to SSN	Cleared/No Other IDs Linked to SSN
	SSA Issuance	SSN Issued
	SSA Death Master	SSN Cleared
<b>Date of Birth</b> 02/16/87	Date of Birth Verification	No Data on File
<b>Phone Number</b> 702-334-2535	Phone Number Verification	No Data on File

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

**Consumer ID Verification**

	Name	Date First Received	Number Active Sources	Number Total Sources
1	JESSICA ADAMS			NO RPT

**Other Verifications**

<input checked="" type="checkbox"/>	<b>Watch Lists (includes OFAC)</b>			
1	JESSICA ADAMS	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	<b>High Risk Address</b>			
1	1915 N SIMMONS BLDG ST #12 LAS VEGAS NV 89106	Address Cleared		
<input checked="" type="checkbox"/>	<b>SSA Issuance</b>	<b>State Of Issue</b>	<b>Issued Between</b>	<b>Input DOB</b>
1	319-78-8648	ILLINOIS	1987-1988	02/16/87
<input checked="" type="checkbox"/>	<b>SSA Death Master</b>			
1	319-78-8648	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**

**DECISION CREDIT REPORT**

<b>PREPARED FOR:</b> PLANET HOME LENDING, LLC 5401 W KENNEDY BLVD SUITE 300 TAMPA FL 33609 <b>ATTENTION:</b> MICHELLE LEAF	LAS VEGAS NV 89131  <b>REPORT TYPE:INDIVIDUAL</b>	<b>CHARGES:\$14.45</b> <b>COMPUTER ID #:</b> 719219175835796 <b>LENDER CASE #:</b> 400029591	<b>DATE RECEIVED:08/07/19</b>  <b>DATE COMPLETED:08/07/19</b>
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APPLICANT	EMPLOYMENT INFORMATION
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<b>INPUT INFORMATION:</b> <b>NAME:</b> JESSICA ADAMS <b>SSN:</b> 319-78-8648 <b>DOB:</b> 02/16/87 1915 N SIMMONS BLDG ST #12 LAS VEGAS NV 89106 <b>HOME PHONE:</b> 702-334-2535  <b>CURRENT ADDRESS:</b> 321 BELLEVUE DR ROUND LAKE PARK IL 60073-3155 <b>SINCE:</b> 01/07  <b>PREVIOUS ADDRESS:</b> 116 DREW LN #9 WAUKEGAN IL 60085-4569 <b>FROM:</b> 12/10/12  <b>PREVIOUS ADDRESS:</b> 7808 DUCHARME AV LAS VEGAS NV 89145-4949 <b>FROM:</b> 09/24/12	<b>PRESENT EMPLOYMENT:</b> MACY'S <b>FROM:</b> 08/07/19 <b>POSITION:</b> RECEIVING TEA  <b>PREVIOUS EMPLOYMENT:</b> JESSICA ADAMS <b>FROM:</b> 08/04/08 <b>POSITION:</b> BABY SITTING
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**DECISION RESULTS**

 FILE DID NOT UPGRADE, SEE FACTORS BELOW

**DECISION FACTORS**

0      HIGHEST TRANSUNION SCORE

9999999999 SOCIAL SECURITY NUMBER - NO DATA ON FILE

**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	0	0	0	0	0	0	0
INSTALLMENT	0	0	0	0	0	0	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	10,744	10,744	10,744	5	0	0	0
<b>TOTAL</b>	<b>10,744</b>	<b>10,744</b>	<b>10,744</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>

#INQUIRIES	1	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	06/19/14	#SATISFACTORIES:	0
				PAST DUES:	10,744

**APPLICANT**

**NAME:** JESSICA ADAMS  
**S.S.N :** 319-78-8648

**Date Received:** 08/07/19

**SCORING**

E C O A  1		Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	3 NOT SCORED: INSUFFICIENT CREDIT			

**REGULATORY MESSAGES**

- 1 FACT ACT:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES) TRU

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- 1 FACT ACT:PREVIOUS FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES) TRU

**PUBLIC RECORD INFORMATION**

NO PUBLIC RECORDS FOUND

**CREDIT HISTORY**

E C O A  1	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	AARGON AGENCY #1816 800-280-1183 (702) 220-7037	07/19		10/14	9342	9342	9342	9342E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	ALLIED COLL #0901 3080 S DURANGO DR LAS VEGAS NV 89117 (702) 737-5506	07/19		06/14	555	555	555	555E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL													
1	AARGON AGENCY #0663 800-280-1183 (702) 220-7037	07/19		09/17	359	359	359	359E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: NV ENERGY													
1	AFNI #5391 PO BOX 3097 BLOOMINGTON IL 61702 (800) 371-3645	07/19		11/18	321	321	321	321E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: COX COMMUNICATIONS													
1	BYL SVC #1106  (866) 423-0533	06/19		08/16	167	167	167	167E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: SOUTHWEST GAS CORPORATION													

**INQUIRIES IN THE LAST 120 DAYS**

--DATE--    ECOA    KOB    MEMBER--NO    PLANET HOME LENDING,    TRU

08/07/19    1    QM    02004946

**ADDITIONAL INFORMATION**

- 1 MISCELLANEOUS CBC  
A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 08/07/2019.  
THE REPOSITORIES ACCESSED AND PRINTED WERE: TRU

# APPLICANT

**NAME:** JESSICA ADAMS  
**S.S.N :** 319-78-8648

**Date Received:** 08/07/19

## CONSUMER REFERRAL INFORMATION

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

TRU

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

LXN

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: TRANSUNION

Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.

**END OF REPORT**

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO

08/07/19 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  
5401 W KENNEDY BLVD  
TAMPA, FL 33609

08/07/19

Loan Number: 400029591

JESSICA ADAMS  
1915 N SIMMONS BLDG ST #12  
LAS VEGAS, NV 89106

Dear JESSICA ADAMS

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.

5401 W KENNEDY BLVD  
TAMPA, FL 33609  
7273224751

Sincerely,  
PLANET HOME LENDING, LLC





**DECISION CREDIT REPORT**

**PREPARED FOR:**

PLANET HOME LENDING, LLC  
5401 W KENNEDY BLVD  
SUITE 300  
TAMPA FL 33609

**ATTENTION:**

MICHELLE LEAF

LAS VEGAS NV 89131

**REPORT TYPE:**INDIVIDUAL

**COMPUTER ID #:**

719219175835796

**LENDER CASE #:**

400029591

**DATE RECEIVED:**08/07/19

**DATE COMPLETED:**08/07/19

APPLICANT

**INPUT INFORMATION:**

**NAME:** JESSICA ADAMS  
1915 N SIMMONS BLDG ST #12  
LAS VEGAS NV 89106  
**HOME PHONE:**702-334-2535

**DOB:**02/16/87

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

**END OF DISPUTE REPORT**

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

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	AARGON AGENCY #1816 800-280-1183 (702) 220-7037	07/19		10/14	9342	9342	9342	9342E	OPN 09  TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

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

1	ALLIED COLL #0901 3080 S DURANGO DR LAS VEGAS NV 89117 (702) 737-5506	07/19		06/14	555	555	555	555E	OPN 09  TRU	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL														

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

1	AARGON AGENCY #0663 800-280-1183 (702) 220-7037	07/19		09/17	359	359	359	359E	OPN 09  TRU	0				
COLLECTION ORIGINAL CREDITOR: NV ENERGY														

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

1	AFNI #5391 PO BOX 3097 BLOOMINGTON IL 61702 (800) 371-3645	07/19		11/18	321	321	321	321E	OPN 09  TRU	0				
COLLECTION ORIGINAL CREDITOR: COX COMMUNICATIONS														

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

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

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	BYL SVC #1106  (866) 423-0533	06/19		08/16	167	167	167	167E	OPN 09  TRU	0			
COLLECTION ORIGINAL CREDITOR: SOUTHWEST GAS CORPORATION													

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

**END OF DEROGATORY REPORT**

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

**INQUIRY STATUS UPDATE**

--DATE-- ECOA KOB MEMBER-NO

08/07/19 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:** JESSICA ADAMS

**Date Received:** 08/07/19

**NAME VARIATIONS**

NO NAME VARIATIONS FOUND

**END OF NAME VARIATIONS REPORT**

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

**ADDRESS VARIATIONS**

1 ADDRESS TRU  
321 BELLEVUE DR  
ROUND LAKE PARK IL 60073-3155 FROM 01/07

- Own
- Rent

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

1 ADDRESS TRU  
116 DREW LN 9 #9  
WAUKEGAN IL 60085-4569 FROM 12/12

- Own
- Rent

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

1 ADDRESS TRU  
7808 DUCHARME AV  
LAS VEGAS NV 89145-4949 FROM 09/12

- Own
- Rent

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

1 ADDRESS LXN  
1915 N SIMMONS BLDG ST 12 #12  
LAS VEGAS NV 89106

- Own
- Rent

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

**END OF ADDRESS VARIATIONS REPORT**

**APPLICANT**

**NAME:** JESSICA ADAMS

**Date Received:** 08/07/19

Acknowledgement

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





# PLANET HOME LENDING, LLC

5401 W KENNEDY BLVD  
SUITE 300  
TAMPA FL 33609

Credit Scores and the Price  
You Pay for Credit

LENDER CASE #: 400029591  
COMPUTER ID #: 719219175835796

## Applicant

**NAME:** JESSICA ADAMS  
1915 N SIMMONS BLDG ST #12  
LAS VEGAS NV 89106

## Your Credit Score

<b>Your credit score</b>	Your credit score is not available from TransUnion, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
<b>What you should know about credit scores</b>	<p>A credit score is a number that reflects the information in a credit report.</p> <p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>A credit score can change, depending on how a consumer's credit history changes.</p>
<b>Why credit scores are important</b>	<p>Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms.</p> <p>Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>

## Checking Your Credit Report

<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report--</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

**Acknowledgement**

I have received the notice titled, "Credit Scores and the Price You Pay for Credit."

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

Applicant's Name: \_\_\_\_\_  
(Print)