

ID CROSS CHECK

PREPARED FOR: PLANET HOME LENDING, LLC 5401 W KENNEDY BLVD SUITE 300 TAMPA FL 33609 ATTENTION: JOSEPH MONTANA	REPORT TYPE: JOINT	CHARGES: \$22.90 COMPUTER ID #: 719199173608111 LENDER CASE #: 400026637	DATE RECEIVED: 07/18/19 DATE COMPLETED: 07/18/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: AL BONILLA URIEGAS DOB: 12/19/68 11801 E LOOP 1604 NORTH #3707 UNIVERSAL CITY TX 78148 HOME PHONE: 210-386-7267	INPUT INFORMATION: NAME: BRENDA GONZALEZ URIEGAS DOB: 09/12/78 11891 E LOOP 1604 #370 UNIVERSAL CITY TX 78148
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FILE IDENTIFICATIONS

AL B URIEGAS 452-41-4717	12/19/68	11801 N E LOOP 1604 UNIVERSAL CITY TX 78148	EFX
AL B URIEGAS 452-41-4717	12/19/68	11801 E LOOP 1604 #APT15 UNIVERSAL CITY TX 78148-3833	TRU
AL URIEGAS 452-41-4717	12/19/68	11801 LOOP 1604 N #7307 UNIVERSAL CITY TX 78148-3942	XPN
AL BONILLA URIEGAS			NoRept LXN
BRENDA GONZALEZ URIEGAS 722-54-3941		11801 E LOOP 1604 N #7307 UNIVERSAL CITY TX 78148	EFX
BRENDA S URIEGAS 722-54-3941	09/11/78	11801 E LOOP 1604 #7307 UNIVERSAL CITY TX 78148-3942	TRU
BRENDA S GONZALEZ-URIEGAS 722-54-3941	09/12/78	11801 LOOP 1604 N #7307 UNIVERSAL CITY TX 78148-3942	XPN
BRENDA GONZALEZ URIEGAS			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
8 IDENTITY SCAN INQUIRY ADDRESS IS NOT ASSOCIATED WITH THIS CONSUMER NAME	EFX
8 IDENTITY SCAN INQUIRY SSN HAS NEVER BEEN ISSUED OR WAS ISSUED AFTER JUNE 2011	EFX
8 TRANS ALERT INPUT SURNAME DOES NOT MATCH FILE	TRU
8 HIGH RISK FRAUD ALERT INPUT SSN LIKELY NOT ISSUED PRIOR TO JUNE 2011	TRU
1 SSN ISSUANCE FIRST YEAR ISSUED: 1977 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

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

REGULATORY MESSAGES

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

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

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

- 8 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

- 8 FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN

Summary

Input Information	Cross Check Category	Result
Name		
1 AL BONILLA URIEGAS	Name Verification	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
Address		
11801 E LOOP 1604 NORTH #3707	Address Verification	<input checked="" type="checkbox"/> Near Match/Possible Address Mistype
UNIVERSAL CITY TX 78148	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
Social Security Number		
452-41-4717	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		
12/19/68	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
Phone Number		
210-386-7267	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 AL URIEGAS	04/20/07	4	5
AL B URIEGAS	08/20/00	2	3
<input checked="" type="checkbox"/> Address			
1 11801 E LOOP 1604 N APT 73 UNIVERSAL CTY TX 78148-3942	11/20/16	5	7
11801 E LOOP 1604 N APT 15 UNIVERSAL CITY TX 78148-3890	11/12/16	1	1
422 CHESTNUT ST SAN ANTONIO TX 78202-2103	03/21/15	0	1
6811 BURNLEY SAN ANTONIO TX 78239-2962	03/26/13	0	1

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Address	Date First Received	Number Active Sources	Number Total Sources
	10626 TERRACE CRST SAN ANTONIO TX 78223-4538	02/01/12	0	1
	21928 HWY 281 S SAN ANTONIO TX 78264	03/24/11	0	1
	4619 DIETRICH RD SAN ANTONIO TX 78219-2868	02/23/11	0	1
	21928 US HIGHWAY 281 S SAN ANTONIO TX 78264-9219	12/22/09	0	1
	5300 NW LOOP 410 APT 402 SAN ANTONIO TX 78229-5504	12/01/08	0	1
	21920 US HIGHWAY 281 S SAN ANTONIO TX 78264-9219	08/20/00	0	1
<input checked="" type="checkbox"/>	Social Security Number			
1	000-00-4717	08/20/00	6	8
<input checked="" type="checkbox"/>	Date of Birth			
1	12/19/68	01/31/02	6	8
<input checked="" type="checkbox"/>	Phone Number			
1	(210) 386-7267	05/31/09	1	1
	(210) 626-1169	08/17/10	0	1
	(210) 626-9799	04/20/07	0	1
	(210) 946-7379	01/31/02	0	1

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC)			
1	AL BONILLA URIEGAS	watch Lists Searched/No Match Found		
<input checked="" type="checkbox"/>	High Risk Address			
1	11801 E LOOP 1604 NORTH #3707 Address Cleared UNIVERSAL CITY TX 78148			
<input checked="" type="checkbox"/>	SSA Issuance	State Of Issue	Issued Between	Input DOB
1	452-41-4717	TEXAS	1977-1978	12/19/68
<input checked="" type="checkbox"/>	SSA Death Master			
1	452-41-4717	SSN Cleared		

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

Summary

Input Information	Cross Check Category	Result
Name 8 BRENDA GONZALEZ URIEGAS	Name Verification	No Data on File
	Watch Lists (includes OFAC)	Watch Lists Searched/No Match Found
Address 11891 E LOOP 1604 #370 UNIVERSAL CITY TX 78148	Address Verification	No Data on File
	High Risk Address	Address Cleared
Social Security Number 722-54-3941	Social Security Verification	No Data on File
	Other Identities Linked to SSN	Cleared/No Other IDs Linked to SSN
	SSA Issuance	SSN not Issued or Issued after June 2011
	SSA Death Master	SSN Cleared
Date of Birth 09/12/78	Date of Birth Verification	No Data on File
Phone Number	Phone Number Verification	No Input Provided

Consumer ID Verification

Name	Date First Received	Number Active Sources	Number Total Sources
8 BRENDA GONZALEZ URIEGAS	NO RPT		

Other Verifications

Watch Lists (includes OFAC) 8 BRENDA GONZALEZ URIEGAS	watch Lists Searched/No Match Found
High Risk Address 8 11891 E LOOP 1604 #370 UNIVERSAL CITY TX 78148	Address Cleared
SSA Issuance 8 722-54-3941	SSN not Issued or Issued after June 2011
SSA Death Master 8 722-54-3941	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

PREPARED FOR: PLANET HOME LENDING, LLC 5401 W KENNEDY BLVD SUITE 300 TAMPA FL 33609 ATTENTION: JOSEPH MONTANA	REPORT TYPE: JOINT	CHARGES: \$22.90 COMPUTER ID #: 719199173608111 LENDER CASE #: 400026637	DATE RECEIVED: 07/18/19 DATE COMPLETED: 07/18/19
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APPLICANT	CO-APPLICANT
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INPUT INFORMATION: NAME: AL BONILLA URIEGAS SSN: 452-41-4717 DOB: 12/19/68 11801 E LOOP 1604 NORTH #3707 UNIVERSAL CITY TX 78148 HOME PHONE: 210-386-7267 CURRENT ADDRESS: 11801 E LOOP 1604 #APT15 UNIVERSAL CITY TX 78148-3833 SINCE: 11/16 PREVIOUS ADDRESS: 11801 E LOOP 1604 #15307 UNIVERSAL CITY TX 78148-3890 FROM: 05/31/16 PREVIOUS ADDRESS: 422 CHESTNUT SAN ANTONIO TX 78202-2109 FROM: 03/21/15	INPUT INFORMATION: NAME: BRENDA GONZALEZ URIEGAS SSN: 722-54-3941 DOB: 09/12/78 11891 E LOOP 1604 #370 UNIVERSAL CITY TX 78148 CURRENT ADDRESS: 11801 E LOOP 1604 #7307 UNIVERSAL CITY TX 78148-3942 SINCE: 09/18
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EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT
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PRESENT EMPLOYMENT: WORLD AUDIO FROM: 01/15/08 POSITION: ON SITE PRODU PREVIOUS EMPLOYMENT: RAM HERREA FROM: 05/01/98	
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DECISION RESULTS

 APPLICANT APPROVED - UPGRADED TO TRI-MERGE

CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	365	6,013	7,940	11	3	0	0
INSTALLMENT	1,954	18,787	28,512	12	0	0	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	613	671	315	3	0	0	0
TOTAL	2,932	25,471	36,767	26	3	0	0

#INQUIRIES	7	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	01/09/09	#SATISFACTORIES:	17
				PAST DUES:	2,139

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS
S.S.N : 452-41-4717

NAME: BRENDA GONZALEZ URIEGAS
S.S.N : 722-54-3941 **Date Received:** 07/18/19

SCORING

E C O A 1	601	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 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	576	Repository Experian	Brand FAIR ISAAC SCORE 2	XPX
		38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
E C O A 1	567	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		38 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 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 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED		
E C O A 8	9003	Repository Experian	Brand FAIR ISAAC SCORE 2	XPX
		90 RISK SCORE NOT AVAILABLE DUE TO LACK OF CREDIT HISTORY		
E C O A 8	653	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		14 INSUFFICIENT LENGTH OF CREDIT HISTORY 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 8 TOO MANY INQUIRIES IN THE LAST 12 MONTHS 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT		
E C O A 8		Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		M BEACON NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT		

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:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPX
1	FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPX
8	FACT ACT:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)	TRU
8	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
8	FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)	XPX

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS
S.S.N : 452-41-4717

NAME: BRENDA GONZALEZ URIEGAS
S.S.N : 722-54-3941 **Date Received:** 07/18/19

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	CHRYSLERCAP #30000146917791000 PO BOX 961275 FORT WORTH TX 76161 (800) 423-7712	06/19	06/19	05/16	27003	17261	0	77 M 445	INS 01 AUTO TRU (EFX,XPN)	37	0	0	0
											11111111111111	11111111111111	
1	CCB/ZALOUTLT #9680	07/19	06/19	12/18	1000	885	0	V 25	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	6	0	0	0
											1111111		
1	FIRST PREMIER BANK #0871 601 S MINNESOTA AVE SIOUX FALLS SD 57104 (605) 357-3000	07/19	07/19	11/18	500	448		V 32	REV 01 CREDIT CARD XPN (EFX,TRU)	9	0	0	0
											1111111111		
1	CREDITONEBNK #0891 (888) 224-8125	06/19	06/19	08/18	450	363	0	V 25	REV 01 CREDIT CARD TRU (EFX,XPN)	9	0	0	0
											1111111111		
1	CB/TALBOTS #3597	06/19	06/19	11/17	840	360	0	V 27	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	19	0	0	0
											11111111111111	11111111	
1	CB INDIGO #4459 PO BOX 4499 BEAVERTON OR 97076 (866) 946-9545	06/19	05/19	05/18	300	322	0	V 40	REV 01 CREDIT CARD TRU (EFX,XPN)	10	0	0	0
											111111111111		
1	CCB/CHLDPLCE #3488	06/19	06/19	03/19	500	168	0	V 27	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	3	0	0	0
											1111		
1	CB INDIGO #6578 PO BOX 4499 BEAVERTON OR 97076 (866) 946-9545	06/18	06/18	05/18	300	157	0	V 40	REV 01 CREDIT CARD TRU (EFX,XPN)	1	0	0	0
											11		
1	SYNCB/OLDNAV #4706 PO BOX 965005 ORLANDO FL 32896 (877) 222-6868	07/19	07/19	04/19	300	95	0	V 43	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	3	0	0	0
											1111		
1	1ST NB TX #71636435 PO BOX 909 KILLEEN TX 76540 (254) 554-3262	03/16	03/16	06/15	1000	0	0	9 M	INS 01 UNSECURED TRU (EFX,XPN)	9	0	0	0
											1111111111		
													CLOSED CLOSED DATE: 03/15/2016
1	1ST NB TX #71322027 PO BOX 909 KILLEEN TX 76540 (254) 554-3262	01/15	01/15	01/14	882	0	0	12 M	INS 01 UNSECURED TRU (EFX,XPN)	12	0	0	0
											111111111111	1	
													CLOSED CLOSED DATE: 01/15/2015

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS
S.S.N : 452-41-4717

NAME: BRENDA GONZALEZ URIEGAS
S.S.N : 722-54-3941
Date Received: 07/18/19

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	CNAC/TX109 #2350873 3216 SW MILITARY DR SAN ANTONIO TX 78211 (210) 927-1700	09/12	08/12	01/09	9110	0		42 M	INS 01 AUTO XPN (EFX,TRU)	44	0	0	0	111111111111 111111111111
	PAID ACCOUNT/ZERO BALANCE													
1	CONN CREDIT CORP #419159533 (877) 358-1252	05/19	02/19	05/16	4718	0		32 M 147	INS 01 SECURED EFX (XPN,TRU)	36	0	0	0	111111111111 111111111111
	CLOSED DATE: 02/01/2019 PAID AND CLOSED													
1	CONN CREDIT CORP #5073101701216 (877) 358-1252	08/18	06/18	12/16	417	0		18 M	INS 01 SECURED EFX (XPN,TRU)	19	0	0	0	111111111111 1111111111
	CLOSED DATE: 06/01/2018 FIXED RATE PAID AND CLOSED													
1	CONN CREDIT CORP #419159532 (877) 358-1252	12/17	07/17	02/16	408	0		18 M 22	INS 01 SECURED EFX (XPN,TRU)	22	0	0	0	111111111111 111111111111
	CLOSED DATE: 08/01/2017 PAID AND CLOSED													
1	CONN CREDIT CORP #419159531 (877) 358-1252	12/16	03/16	09/13	1533	0		30 M 51	INS 01 SECURED EFX (XPN,TRU)	39	0	0	0	111111111111 111111111111
	CLOSED DATE: 03/01/2016 PAID AND CLOSED													
1	CONN CREDIT CORP #419159530 (877) 358-1252	12/15	05/15	05/13	1527	0		24 M 63	INS 01 SECURED EFX (XPN,TRU)	31	0	0	0	111111111111 111111111111
	CLOSED DATE: 05/01/2015 PAID AND CLOSED													
1	CAPITAL ONE BANK USA N #4196 (804) 967-1000	07/19	07/19	01/14	3250	3215		V 106	REV 01 CREDIT CARD XPN (EFX,TRU)	66	2	0	0	111111111111 111111111111 10/15 2
1	COMMONWEALTH FINANCIAL #D41855977N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		04/19	1452	1452	1452	1452E	INS 09 COLLECTION ATTY XPN (EFX)	0				
	COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
1	MIDLAND FUNDING LLC #9733 (844) 236-1959	07/19		12/17	356	356	356	356E	OPN 09 EFX (XPN,TRU)	0				
	CLOSED DATE: 05/01/2018 CONSUMER DISPUTES THIS ACCOUNT INFO COMENITY BANK COLLECTION ACCOUNT IN DISPUTE													
1	CREDIT COLL #7023 DO 3 WAY CALL OR	07/19		04/19	257	257	257	257E	OPN 09 TRU (EFX,XPN)	0				
	INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: PROGRESSIVE ACCOUNT IN DISPUTE													

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS
S.S.N : 452-41-4717

NAME: BRENDA GONZALEZ URIEGAS
S.S.N : 722-54-3941 **Date Received:** 07/18/19

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	PLUSFOUR INC. #5320313 6345 S PECOS RD STE 212 LAS VEGAS NV 89120 (702) 826-2000	07/19		02/14	57	74	74	57E	INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														
1	COLLECTION #1153650913	07/19		12/15	58	58			09 EFX	0				
1	ACCOUNT SERVICES COLLS #1832802E1354 1802 NE LOOP 410 STE 400 SAN ANTONIO TX 78217 (210) 821-1200	12/17	12/17	11/15	401	0			INS 09 COLLECTION ATTY XPN (EFX)	0				
COLLECTION PAID ACCOUNT/ZERO BALANCE ORIGINAL CREDITOR: MEDICAL PAYMENT DATA														
1	CB/VICSCRT #5610	07/18	03/17	02/13	180	0	0		REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0				
PURCHASED BY ANOTHER LENDER CLOSED DATE: 12/19/2017														
1	ZALE DELAWAR #0585 PO BOX 4485 BEAVERTON OR 97076 (888) 261-2279	07/19	12/18	01/16	500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	42	1	0	0	
											111111111111	111111211111	01/18 2	

INQUIRIES IN THE LAST 120 DAYS

--DATE--	ECO A	KOB	MEMBER--NO		
07/18/19	1	QM	02004946	PLANET HOME LENDING,	TRU
06/20/19	1	BC	1224590	DISCOVER FINANCIAL SER	XPN
05/15/19	1	ZM FR	00049997 1971155 243ZB00420	NORTH AMERICAN MTG CREDIT PLUS CREDITPLUS	TRU XPN EFX
04/20/19	1	BB	03390354	BRCLYSBANKDE	TRU
04/06/19	1	FF	1639930	SYNCB/OLDNAVY	XPN

ADDITIONAL INFORMATION

1	KNOWN ALIAS FORMER NAME: AL URRIEGAS	EFX
1	KNOWN ALIAS NICKNAME: URIEGAS AL	XPN
8	CONSUMER NARRATIVE 0027 CKPT: INPUT SSN ISSUE DATE UNVERIFIED	XPN
1	MISCELLANEOUS A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/18/2019. THE REPOSITORIES ACCESSED AND PRINTED WERE: TRU	CBC

APPLICANT**CO-APPLICANT**

NAME: AL BONILLA URIEGAS
S.S.N.: 452-41-4717

NAME: BRENDA GONZALEZ URIEGAS
S.S.N.: 722-54-3941 **Date Received:** 07/18/19

ADDITIONAL INFORMATION

- | | | |
|---|--|-----|
| 1 | MISCELLANEOUS
A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/18/2019.
THE REPOSITORIES ACCESSED AND PRINTED WERE: EFX TRU XPN | CBC |
| 8 | MISCELLANEOUS
A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/18/2019.
THE REPOSITORIES ACCESSED AND PRINTED WERE: TRU | CBC |
| 8 | MISCELLANEOUS
A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/18/2019.
THE REPOSITORIES ACCESSED AND PRINTED WERE: EFX TRU XPN | CBC |

CONSUMER REFERRAL INFORMATION

- | | |
|---|-----|
| EQUIFAX INFORMATION SERVICES LLC
WWW.EQUIFAX.COM
P O BOX 740241
ATLANTA, GA 30374-0241
800-685-1111 | EFX |
| TRANSUNION
HTTP://WWW.TRANSUNION.COM
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19016
800-888-4213 | TRU |
| EXPERIAN INFORMATION SOLUTIONS, INC.
WWW.EXPERIAN.COM
PO BOX 4500
ALLEN, TX 75013
855-246-9409 | XPN |
| LEXISNEXIS RISK SOLUTIONS, INC.
PROVIDER OF LIEN AND JUDGMENT RECORDS
PO BOX 105108
ATLANTA, GA 30348-5108
888-497-0011 | LXN |

ECO 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:** AL BONILLA URIEGAS**NAME:** BRENDA GONZALEZ URIEGAS**Date Received:** 07/18/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

07/18/19 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

06/20/19 1 BC 1224590 DISCOVER FINANCIAL SER 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

05/15/19 1 ZM 00049997 NORTH AMERICAN MTG TRU
FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS 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

04/20/19 1 BB 03390354 BRCLYSBANKDE 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

04/06/19 1 FF 1639930 SYNCB/OLDNAVY 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

APPLICANT

CO-APPLICANT

NAME: AL BONILLA URIEGAS

NAME: BRENDA GONZALEZ URIEGAS
Date Received: 07/18/19

Acknowledgement

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

Co-Applicant's Signature: _____ Date: _____

Co-Applicant's Name: _____
(Print)

END OF INQUIRY STATUS UPDATE

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

07/18/19

Loan Number: 400026637

AL URIEGAS
11801 E LOOP 1604 NORTH #3707
UNIVERSAL CITY, TX 78148

Dear AL URIEGAS

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: JOSEPH MONTANA	REPORT TYPE: INDIVIDUAL	COMPUTER ID #: 719199173608111 LENDER CASE #: 400026637	DATE RECEIVED: 07/18/19 DATE COMPLETED: 07/18/19
---	--------------------------------	--	---

APPLICANT

INPUT INFORMATION: NAME: AL URIEGAS DOB: 12/19/68 11801 E LOOP 1604 NORTH #3707 UNIVERSAL CITY TX 78148 HOME PHONE: 210-386-7267	
--	--

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	MIDLAND FUNDING LLC #9733 (844) 236-1959	07/19		12/17	356	356	356	356E	OPN 09 EFX (XPN,TRU)	0			
CLOSED DATE: 05/01/2018 CONSUMER DISPUTES THIS ACCOUNT INFO COMENITY BANK COLLECTION ACCOUNT IN DISPUTE													

Reason for dispute: _____

1	CREDIT COLL #7023 DO 3 WAY CALL OR	07/19		04/19	257	257	257	257E	OPN 09 TRU (EFX,XPN)	0			
INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: PROGRESSIVE ACCOUNT IN DISPUTE													

Reason for dispute: _____

END OF DISPUTE REPORT

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

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	CAPITAL ONE BANK USA N #4196 (804) 967-1000	07/19	07/19	01/14	3250	3215		V 106	REV 01 CREDIT CARD XPN (EFX,TRU)	66	2	0	0
												111111111111 111111111111 10/15 2	

Reason for delinquency: _____

1	COMMONWEALTH FINANCIAL #D41855977N1 245 MAIN ST DICKSON CITY PA 18519 (855) 273-8511	05/19		04/19	1452	1452	1452	1452E	INS 09 COLLECTION ATTY XPN (EFX)	0			
													COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

Reason for delinquency: _____

1	MIDLAND FUNDING LLC #9733 (844) 236-1959	07/19		12/17	356	356	356	356E	OPN 09 EFX (XPN,TRU)	0			
													CLOSED DATE: 05/01/2018 CONSUMER DISPUTES THIS ACCOUNT INFO COMENITY BANK COLLECTION ACCOUNT IN DISPUTE

Reason for delinquency: _____

1	CREDIT COLL #7023 DO 3 WAY CALL OR	07/19		04/19	257	257	257	257E	OPN 09 TRU (EFX,XPN)	0			
													INFO DISPUTED BY CONS, MEETS FCRA ORIGINAL CREDITOR: PROGRESSIVE ACCOUNT IN DISPUTE

Reason for delinquency: _____

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

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	PLUSFOUR INC. #5320313 6345 S PECOS RD STE 212 LAS VEGAS NV 89120 (702) 826-2000	07/19		02/14	57	74	74	57E	INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													

Reason for delinquency: _____

1	COLLECTION #1153650913	07/19 UNPAID MEDICAL		12/15	58	58			09 EFX	0			
---	---------------------------	-------------------------	--	-------	----	----	--	--	-----------	---	--	--	--

Reason for delinquency: _____

1	ACCOUNT SERVICES COLLS #1832802E1354 1802 NE LOOP 410 STE 400 SAN ANTONIO TX 78217 (210) 821-1200	12/17	12/17	11/15	401	0			INS 09 COLLECTION ATTY XPN (EFX)	0			
COLLECTION PAID ACCOUNT/ZERO BALANCE ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													

Reason for delinquency: _____

1	CB/VICSCRT #5610	07/18 PURCHASED BY ANOTHER LENDER	03/17	02/13	180	0	0	CLOSED DATE: 12/19/2017	REV 09 CHARGE ACCOUNT TRU (EFX,XPN)	0			
---	---------------------	--------------------------------------	-------	-------	-----	---	---	-------------------------	---	---	--	--	--

Reason for delinquency: _____

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

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	ZALE DELAWAR #0585 PO BOX 4485 BEAVERTON OR 97076 (888) 261-2279	07/19	12/18	01/16	500	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	42	1	0	0
												111111111111 111111211111 01/18 2	

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO
07/18/19 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: _____

06/20/19 1 BC 1224590 DISCOVER FINANCIAL SER 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: _____

05/15/19 1 ZM 00049997 NORTH AMERICAN MTG TRU
FR 1971155 CREDIT PLUS XPN
243ZB00420 CREDITPLUS EFX

Account Status & Activity:
 no new debt resulted from this inquiry
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 new debt opened but has not been reported yet

Additional Information: _____

04/20/19 1 BB 03390354 BRCLYSBANKDE TRU

Account Status & Activity:
 no new debt resulted from this inquiry
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 new debt opened but has not been reported yet

Additional Information: _____

04/06/19 1 FF 1639930 SYNCB/OLDNAVY 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: _____

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

END OF INQUIRY STATUS UPDATE

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

NAME VARIATIONS

1 KNOWN ALIAS EFX
FORMER NAME: AL URRIEGAS

Additional Information: _____

1 KNOWN ALIAS XPN
NICKNAME: URIEGAS AL

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

ADDRESS VARIATIONS

1 ADDRESS EFX
11801 N E LOOP 1604
UNIVERSAL CITY TX 78148 FROM 06/16

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
422 CHESTNUT
SAN ANTONIO TX 78202 FROM 09/14

- Own
- Rent

Additional Information: _____

1 ADDRESS EFX
21960 S US HIGHWAY 281
SAN ANTONIO TX 78264 FROM 02/19

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
11801 E LOOP 1604 APT15 #APT15
UNIVERSAL CITY TX 78148-3833 FROM 11/16

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
11801 E LOOP 1604 15307 #15307
UNIVERSAL CITY TX 78148-3890 FROM 05/16

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
422 CHESTNUT
SAN ANTONIO TX 78202-2109 FROM 03/15

- Own
- Rent

Additional Information: _____

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

ADDRESS VARIATIONS

1 ADDRESS XPN
11801 E LOOP 1604 N 7307 #7307
UNIVERSAL CITY TX 78148-3942 FROM 05/16

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
422 CHESTNUT
SAN ANTONIO TX 78202-2103 FROM 11/11

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
6811 BURNLEY
SAN ANTONIO TX 78239-2962 FROM 03/12

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
11801 E LOOP 1604 NORTH 3707 #3707
UNIVERSAL CITY TX 78148

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: AL URIEGAS

Date Received: 07/18/19

Acknowledgement

Applicant's Signature: _____ Date: _____

PLANET HOME LENDING, LLC

5401 W KENNEDY BLVD
SUITE 300
TAMPA FL 33609

Your Credit Score and the Price
You Pay for Credit

LENDER CASE #: 400026637
COMPUTER ID #: 719199173608111

Applicant

NAME: AL URIEGAS
11801 E LOOP 1604 NORTH #3707
UNIVERSAL CITY TX 78148

Your Credit Score

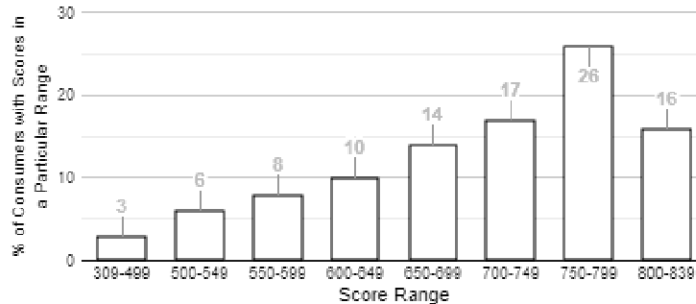
Your credit score	+601 Source: TransUnion Date: 07/18/2019	+576 Source: Experian Date: 07/18/2019	+567 Source: Equifax Date: 07/18/2019
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Understanding Your Credit Score

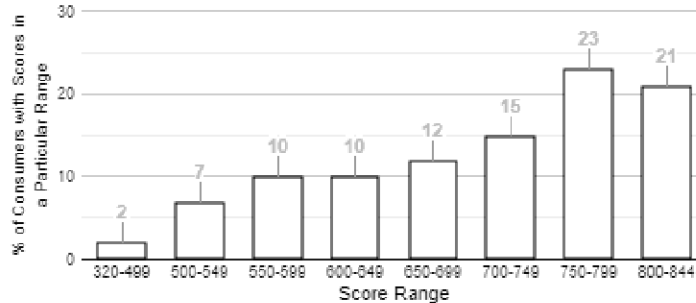
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>TransUnion scores range from a low of 309 to a high of 839. Experian scores range from a low of 320 to a high of 844. Equifax scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>

How your score compares to the scores of other consumers

TransUnion



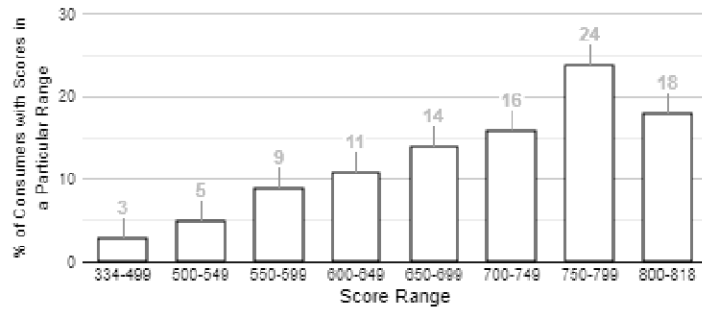
Experian



Understanding Your Credit Score (continued)

How your score compares to the scores of other consumers

Equifax



Key factors that adversely affected your credit score

TransUnion

SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE

Experian

SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE

Equifax

SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE

Checking Your Credit Report

What if there are mistakes in your credit report?

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.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

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.

To order your free annual credit report--

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service
 P.O. Box 105281
 Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Acknowledgement

I have received the notices titled, "Your Credit Score and the Price You Pay for Credit" and the "Notice to the Home Loan Applicant."

Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

Contact Information for Credit Reporting Agencies

EQUIFAX INFORMATION SERVICES
www.equifax.com
PO BOX 740241
ATLANTA, GA 30374-0241
800-685-1111

EXPERIAN
www.experian.com/reportaccess
701 EXPERIAN PARKWAY
P.O. BOX 2002
ALLEN, TX 75013
888-397-3742

TRANSUNION CONSUMER RELATIONS
www.transunion.com/myoptions
2 BALDWIN PLACE
P.O. BOX 1000
CHESTER, PA 19016
800-888-4213

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

07/18/19

Loan Number: 400026637

BRENDA GONZALEZ URIEGAS
11891 E LOOP 1604 #370
UNIVERSAL CITY, TX 78148

Dear BRENDA GONZALEZ URIEGAS

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:
JOSEPH MONTANA

REPORT TYPE:INDIVIDUAL

COMPUTER ID #:
719199173608111
LENDER CASE #:
400026637

DATE RECEIVED:07/18/19

DATE COMPLETED:07/18/19

APPLICANT

INPUT INFORMATION:
NAME: BRENDA GONZALEZ URIBEGARRA
DOB:09/12/78
11891 E LOOP 1604 #370
UNIVERSAL CITY TX 78148

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

DEROGATORY SUMMARY

NO DEROGATORY INFORMATION FOUND

END OF DEROGATORY REPORT

APPLICANT

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

NAME VARIATIONS

NO NAME VARIATIONS FOUND

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

ADDRESS VARIATIONS

1 ADDRESS EFX
11801 E LOOP 1604 N 7307 #7307
UNIVERSAL CITY TX 78148 FROM 05/19

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
11801 E LOOP 1604 7307 #7307
UNIVERSAL CITY TX 78148-3942 FROM 09/18

- Own
- Rent

Additional Information: _____

1 ADDRESS XPN
11801 E LOOP 1604 N 7307 #7307
UNIVERSAL CITY TX 78148-3942 FROM 05/19

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
11891 E LOOP 1604 370 #370
UNIVERSAL CITY TX 78148

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: BRENDA GONZALEZ URIEGAS

Date Received: 07/18/19

Acknowledgement

Applicant's Signature: _____ Date: _____

PLANET HOME LENDING, LLC

5401 W KENNEDY BLVD
SUITE 300
TAMPA FL 33609

Your Credit Score and the Price
You Pay for Credit

LENDER CASE #: 400026637
COMPUTER ID #: 719199173608111

Applicant

NAME: BRENDA GONZALEZ URIEGAS
11891 E LOOP 1604 #370
UNIVERSAL CITY TX 78148

Your Credit Score

Your credit score

+653
Source: TransUnion
Date: 07/18/2019

Your credit score is not available from Experian, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.

Your credit score is not available from Equifax, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.

Understanding Your Credit Score

What you should know about credit scores

Your credit score is a number that reflects the information in your credit report.

Your 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.

Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

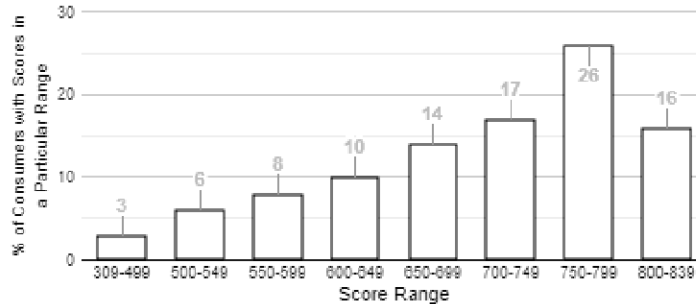
The range of scores

TransUnion scores range from a low of 309 to a high of 839.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers

TransUnion



Key factors that adversely affected your credit score

TransUnion

INSUFFICIENT LENGTH OF CREDIT HISTORY
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
TOO MANY INQUIRIES IN THE LAST 12 MONTHS
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE

Checking Your Credit Report

What if there are mistakes in your credit report?	<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>
How can you obtain a copy of your credit report?	<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 www.annualcreditreport.com</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 http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

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If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

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Applicant's Signature: _____ Date: _____

Applicant's Name: _____
(Print)

Contact Information for Credit Reporting Agencies

EQUIFAX INFORMATION SERVICES
www.equifax.com
PO BOX 740241
ATLANTA, GA 30374-0241
800-685-1111

EXPERIAN
www.experian.com/reportaccess
701 EXPERIAN PARKWAY
P.O. BOX 2002
ALLEN, TX 75013
888-397-3742

TRANSUNION CONSUMER RELATIONS
www.transunion.com/myoptions
2 BALDWIN PLACE
P.O. BOX 1000
CHESTER, PA 19016
800-888-4213