

ID CROSS CHECK

PREPARED FOR: PLANET HOME LENDING, LLC 5401 W KENNEDY BLVD SUITE 300 TAMPA FL 33609 ATTENTION: JOSEPH MONTANA	REPORT TYPE: INDIVIDUAL	CHARGES: \$14.45 COMPUTER ID #: 719211113584226 LENDER CASE #: 400028543	DATE RECEIVED: 07/30/19 DATE COMPLETED: 07/30/19
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APPLICANT

INPUT INFORMATION: NAME: MARIA M GALINDO DOB: 11/14/63 8447 FAVERO CV CONVERSE TX 78109 HOME PHONE: 210-763-5486	
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FILE IDENTIFICATIONS

MARIA MAGDALENA GALINDO 454-37-9859	11/14/63	2206 GREENCREST DR SAN ANTONIO TX 78213-4442	TRU
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MARIA M GALINDO	NoRept	LXN
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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
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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
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Summary

Input Information	Cross Check Category	Result
Name 1 MARIA M GALINDO	Name Verification	<input checked="" type="checkbox"/> Name Matched
	Watch Lists (includes OFAC)	<input checked="" type="checkbox"/> Watch Lists Searched/No Match Found
Address 8447 FAVERO CV CONVERSE TX 78109	Address Verification	<input checked="" type="checkbox"/> Address not Matched
	High Risk Address	<input checked="" type="checkbox"/> Address Cleared
Social Security Number 454-37-9859	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 11/14/63	Date of Birth Verification	<input checked="" type="checkbox"/> Date of Birth Matched
Phone Number 210-763-5486	Phone Number Verification	<input checked="" type="checkbox"/> Phone Number Matched

APPLICANT

NAME: MARIA M GALINDO

Date Received: 07/30/19

Consumer ID Verification

<input checked="" type="checkbox"/>	Name	Date First Received	Number Active Sources	Number Total Sources
1	MARIA M GALINDO	05/29/01	3	5
	MARIA GALINDO	06/05/05	0	1
<input checked="" type="checkbox"/>	Address			
1	17203 NW MILITARY HWY APT SAN ANTONIO TX 78257-5072	12/31/16	2	2
	2206 GREENCREST DR SAN ANTONIO TX 78213-4442	09/30/18	1	1
	1565 N BUSINESS IH 35 APT NEW BRAUNFELS TX 78130-3272	07/31/18	0	1
	17203 NW MILITARY HWY APT SAN ANTONIO TX 78257-0010	01/31/17	0	1
	13999 OLD BLANCO RD APT 48 SAN ANTONIO TX 78216-7786	03/31/16	0	1
	PO BOX 12 ASHERTON TX 78827-0012	04/07/09	0	1
	201 E LABOR ST ASHERTON TX 78827	12/12/08	0	1
	PO BOX 206 ASHERTON TX 78827-0206	05/29/01	0	2
	206 LABOR ASHERTON TX 78827	07/28/00	0	1
	PO BOX 286 ASHERTON TX 78827-0286	07/28/00	0	1
<input checked="" type="checkbox"/>	Social Security Number			
1	000-00-9859	07/28/00	3	5
<input checked="" type="checkbox"/>	Date of Birth			
1	11/14/63	07/17/06	3	5
<input checked="" type="checkbox"/>	Phone Number			
1	(210) 763-5486	12/31/16	3	3
	(830) 213-9509	03/31/16	0	1
	(830) 854-7092	07/17/06	0	1

Other Verifications

<input checked="" type="checkbox"/>	Watch Lists (includes OFAC)	
1	MARIA M GALINDO	Watch Lists Searched/No Match Found
<input checked="" type="checkbox"/>	High Risk Address	
1	8447 FAVERO CV CONVERSE TX 78109	Address Cleared

APPLICANT

NAME: MARIA M GALINDO

Date Received: 07/30/19

Other Verifications

<input checked="" type="checkbox"/>	SSA Issuance	State Of Issue	Issued Between	Input DOB
1	454-37-9859	TEXAS	1975-1977	11/14/63
<input checked="" type="checkbox"/>	SSA Death Master			
1	454-37-9859	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: INDIVIDUAL	CHARGES: \$14.45 COMPUTER ID #: 719211113584226 LENDER CASE #: 400028543	DATE RECEIVED: 07/30/19 DATE COMPLETED: 07/30/19
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APPLICANT	EMPLOYMENT INFORMATION
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INPUT INFORMATION: NAME: MARIA M GALINDO SSN: 454-37-9859 DOB: 11/14/63 8447 FAVERO CV CONVERSE TX 78109 HOME PHONE: 210-763-5486 CURRENT ADDRESS: 2206 GREENCREST DR SAN ANTONIO TX 78213-4442 SINCE: 09/18 PREVIOUS ADDRESS: 206 PO BOX 206 ASHERTON TX 78827-0206 FROM: 01/01/05 PREVIOUS ADDRESS: 201 E LABOR ST ASHERTON TX 78827 FROM: 06/15/07	PRESENT EMPLOYMENT: ST LUKES BAPTIST HOSPITAL/NEW FROM: 01/25/19 POSITION: REGISTERED NU PREVIOUS EMPLOYMENT: ST LIKES BAPTIST HOSPITAL FROM: 10/31/16
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DECISION RESULTS

 FILE DID NOT UPGRADE, SEE FACTORS BELOW

DECISION FACTORS

496 HIGHEST TRANSUNION SCORE

CREDIT SUMMARY

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	39	366	300	1	0	0	0
INSTALLMENT	3,311	107,140	87,993	23	7	3	27
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	16,979	16,979	20,350	9	0	0	0
TOTAL	20,329	124,485	108,643	33	7	3	27

#INQUIRIES	9	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	10/02/03	#SATISFACTORIES:	14
				PAST DUES:	44,152

SCORING

E C O A 1	496	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
	38 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED			
	10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH			
	18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN				

REGULATORY MESSAGES

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

NAME: MARIA M GALINDO
S.S.N : 454-37-9859

Date Received: 07/30/19

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
2	21ST MTG #380674 POB 477 KNOXVILLE TN 37902 (800) 955-0021	06/19	06/19	10/17	18856	18564	0	240 M 311	INS 01 MOBILE HOME TRU	19	0	0	0
											11111111111111	11111111	
1	AMER CR ACPT #90123698190 (866) 544-3430	06/19		05/19	13622	13904	0	72 M 312	INS 01 AUTO TRU	1	0	0	0
											11		
1	CONNS #5367585710519 (409) 832-1696	07/19		05/19	3560	3706	0	36 M 152	INS 01 SECURED TRU	1	0	0	0
											11		
1	CREDITCENTRL #512000314671600002 505 MAXEY ROAD HOUSTON TX 77013 (713) 451-5812	06/19	06/19	03/19	1070	865	0	10 M 107	INS 01 UNSECURED TRU	3	0	0	0
											1111		
1	SUN LOAN #19384	06/19		05/19	402	402	0	6 M 67	INS 01 NOTE LOAN TRU	1	0	0	0
											11		
1	CAPITAL ONE #8246 (804) 967-1000	07/19		05/19	300	366	0	V 39	REV 01 CREDIT CARD TRU	1	0	0	0
											11		
2	ACEPTANCENOW #R061870001569R0618700676 5501 HEADQUARTERS DRIVE PLANO TX 75024 (800) 275-2696	12/13	01/14	12/13	1487	0	0	12 M	INS 01 TRU	0	0	0	0
											TRANSFERRED TO ANOTHER OFFICE CLOSED DATE: 12/17/2013 RENTAL AGREEMENT		
1	ARRONRNTS #C109018678 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	05/13	05/13	04/12	797	0	0	12 M	INS 01 LEASE TRU	0	0	0	0
											CLOSED CLOSED DATE: 05/17/2013		
1	ARRONRNTS #C109017154 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	04/13	04/13	10/11	825	0	0	18 M	INS 01 LEASE TRU	0	0	0	0
											CLOSED CLOSED DATE: 04/02/2013		
1	ARRONRNTS #C109014143 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	09/12	09/12	08/10	2415	0	0	24 M	INS 01 LEASE TRU	0	0	0	0
											CLOSED CLOSED DATE: 09/27/2012		

APPLICANT

NAME: MARIA M GALINDO
S.S.N : 454-37-9859

Date Received: 07/30/19

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	ARRONRNTS #C109011155 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	04/11	04/11	02/09	2309	0	0	24 M	INS 01 LEASE TRU	0	0	0	0
		CLOSED CLOSED DATE: 04/28/2011											
1	ARRONRNTS #C10909431 309 E PACES FERRY ATLANTA GA 30303 (678) 402-3948	04/10	04/10	03/08	2405	0	0	24 M	INS 01 LEASE TRU	0	0	0	0
		CLOSED CLOSED DATE: 04/09/2010											
1	CONNS #5367585700818 (409) 832-1696	06/19	05/19	08/18	1587	0	0	34 M	INS 01 SECURED TRU	9	0	0	0
		CLOSED CLOSED DATE: 06/05/2019									1111111111		
1	CREDITCENTRL #512000314671600001 3534 FREDERICKSBUR SAN ANTONIO TX 78201 (210) 731-9006	03/19	03/19	12/18	1070	0	0	10 M	INS 01 UNSECURED TRU	3	0	0	0
		CLOSED CLOSED DATE: 03/27/2019									1111		
2	SANTANDER #30000125031821000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	06/19	06/19	02/16	21999	19448	0	77 M 584	INS 01 AUTO TRU	39	3	0	0
											111111111111		
											111111111111		
											05/16 2		
2	CREDITACPT #78270768 (800) 634-1506	07/19	05/15	07/14	19789	11470	11470	51 M 388E	INS 08 AUTO TRU	59	0	0	0
		TRANSFERRED TO RECOVERY CLOSED DATE: 06/14/2015											
2	REGIONAL ACC #76961201 266 BEACON DRIVE WINTERVILLE NC 28590	06/19	01/14	08/12	21439	8312	8312	298E	INS 09 AUTO TRU	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/31/2014											
1	DPT ED/NAVI #95232999661E00220110927 PO BOX 9635 WILKES BARRE PA 18773 (888) 272-5543	06/19	05/19	09/11	6000	7898	0	120 M	INS 01 EDUCATIONAL LN TRU	77	0	0	7
		PAYMENT DEFERRED STUDENT LOAN DEFERRED: 08/28/2019									1X111111111111		
											111111141111		
											11/17 4		
											02/14 5		
7	WESTLAKE FIN #6786743 4751 WILSHIRE BVLD LOS ANGELES CA 90010 (323) 692-8800	06/19	05/19	02/14	10459	7391	7391	218E	INS 09 AUTO TRU	0			
		UNPAID BALANCE CHARGED OFF CLOSED DATE: 10/01/2014											
1	CHACON AU #L121292 1400 SE MILITARY DR SAN ANTONIO TX 78214	07/19		07/16	18984	6882	0	48 M 554	INS 01 AUTO TRU	34	1	0	0
											111111121111		
											111111111111		
											12/18 2		
1	JEFFCAPSYS #8003 16 MCLELAND RD SAINT CLOUD MN 56303 (866) 219-0725	07/19		08/15	6325	6290	6290	6290E	OPN 09 TRU	0			
		COLLECTION ORIGINAL CREDITOR: DRIVETIME											

APPLICANT

NAME: MARIA M GALINDO
S.S.N : 454-37-9859

Date Received: 07/30/19

CREDIT HISTORY

E C 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
5	ALAMO DWNTWN #7571 323 WEST MAIN SAN ANTONIO TX 78205 (210) 223-3300	09/16	09/16	10/15	8069	4632	0	37 M 320	INS 08 AUTO TRU	11	1	1	1
REPOSSESSION CLOSED DATE: 09/10/2016											08/16 4		
1	DPT ED/NAVI #9523299661E00120110927 PO BOX 9635 WILKES BARRE PA 18773 (888) 272-5543	06/19	05/19	09/11	3500	3666	0	120 M	INS 01 EDUCATIONAL LN TRU	82	0	0	7
PAYMENT DEFERRED STUDENT LOAN DEFERRED: 08/28/2019											1X1111111111 111111141111 11/17 4 02/14 5		
2	NATLCRSYS #7895 P.O. BOX 312125 ATLANTA GA 31131 (404) 629-2728	07/19		03/17	3157	3157	3157	3157E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: BLANCO CROSSING APTS													
2	HWARFIELD #0049 4620 WOODLAND CORPORATE BLVD TAMPA FL 33614 (866) 494-9902	07/19		07/18	5213	3156	3156	3156E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: VERANDAS AT SHAVANO													
1	ERC #4198 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	07/19		08/18	1775	1775	1775	1775E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: SPRINT													
1	ICS CAPITAL #12N1	07/19		11/18	2626	1322	1322	1322E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: AARON S													
1	AD ASTRA REC #1454 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	07/19		10/15	863	863	863	863E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: SPEEDYCASH COM CL FUNDING													
1	ERC #6899 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	07/19		07/17	291	291	291	291E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: AT T U VERSE													
1	I C SYSTEM #6970 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	07/19		09/18	100	125	125	125E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: T MOBILE USA INC													
2	ACEPTANCENOW #R061870001569R0618700639 5501 HEADQUARTERS DRIVE PLANO TX 75024 (800) 275-2696	06/15	12/14	10/13	4466	0	0	55 M	INS 05 TRU	20	2	2	3
CLOSED CLOSED DATE: 06/17/2015 RENTAL AGREEMENT											554321115321 111111111 05/15 5 04/15 4 06/15 5		

APPLICANT

NAME: MARIA M GALINDO
S.S.N : 454-37-9859

Date Received: 07/30/19

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	NELNET #500000028327074 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	01/15	08/13	10/03	2000	0	0	120 M	INS 05 EDUCATIONAL LN TRU	46	0	0	9	
		STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 01/27/2015									55555555411 1XXXXXXXX111 12/14 5 11/14 5 01/15 5			
1	TGTRELLIS #0201 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	03/15		01/15	2227	0	0		OPN 09 EDUCATIONAL LN TRU	0				
		PAID COLLECTION CLOSED DATE: 03/31/2015 ZIONS FIRST NATL BANK ELT LOAN												

INQUIRIES IN THE LAST 120 DAYS

---DATE---	ECO A	KOB	MEMBER--NO		
07/30/19	1	QM	02004946	PLANET HOME LENDING,	TRU
07/22/19	1	FM ZM	01207005 00049997	EAGLE HOME MORTGAGE CALIBER HOME LOANS I	TRU TRU
06/04/19	1	FC	01271865	CELTIC/CONT	TRU
05/26/19	1	BC	03575459	CAPITAL ONE	TRU
05/22/19	1	BC	03416747	FIRST SAVING	TRU
05/20/19	1	FA FA	01246538 01654822	COAF EXETER FIN	TRU TRU
05/16/19	1	FZ	04806743	SUNLOAN #168	TRU

ADDITIONAL INFORMATION

1	KNOWN ALIAS KNOWN ALIAS: MARIA M DALINDO	TRU
1	MISCELLANEOUS A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/30/2019. THE REPOSITORIES ACCESSED AND PRINTED WERE: TRU	CBC

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

APPLICANT

NAME: MARIA M GALINDO
S.S.N : 454-37-9859

Date Received: 07/30/19

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: TRANSUNION

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

END OF REPORT

APPLICANT

NAME: MARIA M GALINDO

Date Received: 07/30/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO
07/30/19 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

07/22/19 1 FM 01207005 EAGLE HOME MORTGAGE TRU
ZM 00049997 CALIBER HOME LOANS I 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

06/04/19 1 FC 01271865 CELTIC/CONT TRU

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

05/26/19 1 BC 03575459 CAPITAL ONE TRU

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

05/22/19 1 BC 03416747 FIRST SAVING 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

APPLICANT

NAME: MARIA M GALINDO

Date Received: 07/30/19

INQUIRY STATUS UPDATE

---DATE---	ECOA	KOB	MEMBER-NO		
05/20/19	1	FA	01246538	COAF	TRU
		FA	01654822	EXETER FIN	TRU

Account Status & Activity:

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

05/16/19	1	FZ	04806743	SUNLOAN #168	TRU
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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

07/30/19

Loan Number: 400028543

MARIA GALINDO
8447 FAVERO CV
CONVERSE, TX 78109

Dear MARIA GALINDO

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 #:
719211113584226
LENDER CASE #:
400028543

DATE RECEIVED:07/30/19

DATE COMPLETED:07/30/19

APPLICANT

INPUT INFORMATION:

NAME: MARIA GALINDO
8447 FAVERO CV
CONVERSE TX 78109
HOME PHONE:210-763-5486

DOB:11/14/63

DISPUTE SUMMARY

NO DISPUTE CHANGES FOUND

END OF DISPUTE REPORT

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	SANTANDER #30000125031821000 PO BOX 961245 FORT WORTH TX 76161 (866) 923-9282	06/19	06/19	02/16	21999	19448	0	77 M 584	INS 01 AUTO TRU	39	3	0	0
												1111111111111111 1111111111111111	05/16 2

Reason for delinquency: _____

2	CREDITACPT #78270768 (800) 634-1506	07/19	05/15	07/14	19789	11470	11470	51 M 388E	INS 08 AUTO TRU	59	0	0	0
													TRANSFERRED TO RECOVERY CLOSED DATE: 06/14/2015

Reason for delinquency: _____

2	REGIONAL ACC #76961201 266 BEACON DRIVE WINTERVILLE NC 28590	06/19	01/14	08/12	21439	8312	8312	298E	INS 09 AUTO TRU	0			
													UNPAID BALANCE CHARGED OFF CLOSED DATE: 05/31/2014

Reason for delinquency: _____

1	DPT ED/NAVI #95232999661E00220110927 PO BOX 9635 WILKES BARRE PA 18773 (888) 272-5543	06/19	05/19	09/11	6000	7898	0	120 M	INS 01 EDUCATIONAL LN TRU	77	0	0	7
												1X1111111111111111 1111111411111111	11/17 4 02/14 5
													PAYMENT DEFERRED STUDENT LOAN DEFERRED: 08/28/2019

Reason for delinquency: _____

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

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	
7	WESTLAKE FIN #6786743 4751 WILSHIRE BVLD LOS ANGELES CA 90010 (323) 692-8800	06/19	05/19	02/14	10459	7391	7391	218E	INS 09 AUTO TRU	0				
UNPAID BALANCE CHARGED OFF CLOSED DATE: 10/01/2014														

Reason for delinquency: _____

1	CHACON AU #L121292 1400 SE MILITARY DR SAN ANTONIO TX 78214	07/19		07/16	18984	6882	0	48 M 554	INS 01 AUTO TRU	34	1	0	0	111111121111 111111111111 12/18 2
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Reason for delinquency: _____

1	JEFFCAPSYS #8003 16 MCLELAND RD SAINT CLOUD MN 56303 (866) 219-0725	07/19		08/15	6325	6290	6290	6290E	OPN 09 TRU	0				
COLLECTION ORIGINAL CREDITOR: DRIVETIME														

Reason for delinquency: _____

5	ALAMO DWNTWN #7571 323 WEST MAIN SAN ANTONIO TX 78205 (210) 223-3300	09/16	09/16	10/15	8069	4632	0	37 M 320	INS 08 AUTO TRU	11	1	1	1	08/16 4
REPOSSESSION CLOSED DATE: 09/10/2016														

Reason for delinquency: _____

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

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	DPT ED/NAVI #95232999661E00120110927 PO BOX 9635 WILKES BARRE PA 18773 (888) 272-5543	06/19	05/19	09/11	3500	3666	0	120 M	INS 01 EDUCATIONAL LN TRU	82	0	0	7
PAYMENT DEFERRED STUDENT LOAN DEFERRED: 08/28/2019										11/17 4	02/14 5	1X111111111111 111111141111	

Reason for delinquency: _____

2	NATLCRSYS #7895 P.O. BOX 312125 ATLANTA GA 31131 (404) 629-2728	07/19		03/17	3157	3157	3157	3157E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: BLANCO CROSSING APTS													

Reason for delinquency: _____

2	HWARFIELD #0049 4620 WOODLAND CORPORATE BLVD TAMPA FL 33614 (866) 494-9902	07/19		07/18	5213	3156	3156	3156E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: VERANDAS AT SHAVANO													

Reason for delinquency: _____

1	ERC #4198 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	07/19		08/18	1775	1775	1775	1775E	OPN 09 TRU	0			
COLLECTION ORIGINAL CREDITOR: SPRINT													

Reason for delinquency: _____

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

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	ICS CAPITAL #12N1	07/19 COLLECTION ORIGINAL		11/18	2626 CREDITOR: AARON S	1322	1322	1322E	OPN 09 TRU	0			

Reason for delinquency: _____

1	AD ASTRA REC #1454 7330 W 33RD STREET NORTH WICHITA KS 67205 (866) 398-2085	07/19 COLLECTION ORIGINAL		10/15	863 CREDITOR: SPEEDYCASH COM CL FUNDING	863	863	863E	OPN 09 TRU	0			
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Reason for delinquency: _____

1	ERC #6899 PO BOX 57547 JACKSONVILLE FL 32241 (800) 496-8941	07/19 COLLECTION ORIGINAL		07/17	291 CREDITOR: AT T U VERSE	291	291	291E	OPN 09 TRU	0			
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Reason for delinquency: _____

1	I C SYSTEM #6970 PO BOX 64378 SAINT PAUL MN 55164 (888) 735-0516	07/19 COLLECTION ORIGINAL		09/18	100 CREDITOR: T MOBILE USA INC	125	125	125E	OPN 09 TRU	0			
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Reason for delinquency: _____

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

DEROGATORY SUMMARY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST PMT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
2	ACEPTANCENOW #R061870001569R0618700639 5501 HEADQUARTERS DRIVE PLANO TX 75024 (800) 275-2696	06/15	12/14	10/13	4466	0	0	55 M	INS 05 TRU	20	2	2	3	554321115321 111111111 05/15 5 04/15 4 06/15 5
CLOSED CLOSED DATE: 06/17/2015 RENTAL AGREEMENT														

Reason for delinquency: _____

1	NELNET #500000028327074 PO BOX 82561 LINCOLN NE 68501 (888) 486-4722	01/15	08/13	10/03	2000	0	0	120 M	INS 05 EDUCATIONAL LN TRU	46	0	0	9	55555555411 1XXXXXXXX111 12/14 5 11/14 5 01/15 5
STUDENT LOAN PERM ASSIGN GOVN CLOSED DATE: 01/27/2015														

Reason for delinquency: _____

1	TGTRELLIS #0201 PO BOX 83100 ROUND ROCK TX 78683 (512) 219-7337	03/15		01/15	2227	0	0		OPN 09 EDUCATIONAL LN TRU	0				
PAID COLLECTION CLOSED DATE: 03/31/2015 ZIONS FIRST NATL BANK ELT LOAN														

Reason for delinquency: _____

END OF DEROGATORY REPORT

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO
07/30/19 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: _____

07/22/19 1 FM 01207005 EAGLE HOME MORTGAGE TRU
ZM 00049997 CALIBER HOME LOANS I 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: _____

06/04/19 1 FC 01271865 CELTIC/CONT TRU

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

Additional Information: _____

05/26/19 1 BC 03575459 CAPITAL ONE TRU

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

Additional Information: _____

05/22/19 1 BC 03416747 FIRST SAVING 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: _____

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

INQUIRY STATUS UPDATE

--DATE-- ECOA KOB MEMBER-NO

05/20/19 1 FA 01246538 COAF TRU
FA 01654822 EXETER FIN TRU

Account Status & Activity:

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

Additional Information: _____

05/16/19 1 FZ 04806743 SUNLOAN #168 TRU

Account Status & Activity:

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

Additional Information: _____

05/20/19 1 FA 01246538 COAF 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: MARIA GALINDO

Date Received: 07/30/19

NAME VARIATIONS

1 KNOWN ALIAS
KNOWN ALIAS: MARIA M DALINDO

TRU

Additional Information: _____

END OF NAME VARIATIONS REPORT

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

ADDRESS VARIATIONS

1 ADDRESS TRU
2206 GREENCREST DR
SAN ANTONIO TX 78213-4442 FROM 09/18

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
206 PO BOX 206
ASHERTON TX 78827-0206 FROM 01/05

- Own
- Rent

Additional Information: _____

1 ADDRESS TRU
201 E LABOR ST
ASHERTON TX 78827 FROM 06/07

- Own
- Rent

Additional Information: _____

1 ADDRESS LXN
8447 FAVERO CV
CONVERSE TX 78109

- Own
- Rent

Additional Information: _____

END OF ADDRESS VARIATIONS REPORT

APPLICANT

NAME: MARIA GALINDO

Date Received: 07/30/19

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 #: 400028543
COMPUTER ID #: 719211113584226

Applicant

NAME: MARIA GALINDO
8447 FAVERO CV
CONVERSE TX 78109

Your Credit Score

Your credit score

+496
Source: TransUnion
Date: 07/30/2019

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.

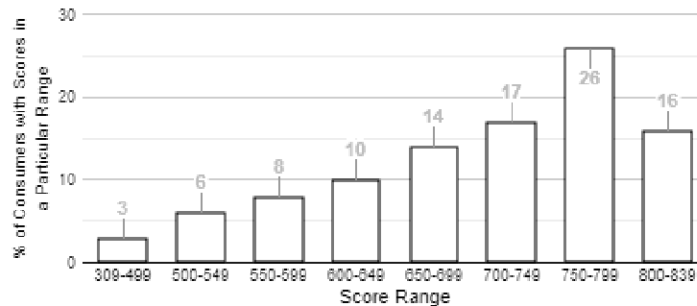
The range of scores

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

SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
NUMBER OF ACCOUNTS WITH DELINQUENCY
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
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.

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, LLC
PO BOX 740256
ATLANTA, GA 30374-0241
800-203-7843
www.equifax.com

EXPERIAN INFORMATION SOLUTIONS, INC.
PO BOX 4500
ALLEN, TX 75013
855-246-9409
www.experian.com

TRANSUNION CONSUMER SOLUTIONS
PO BOX 2000
CHESTER, PA 19016
800-916-8800
www.transunion.com