



31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

MERGED INFILE CREDIT REPORT

FILE #	59698774 FNMA #	DATE COMPLETED	1/19/2021	RQD' BY	LENICA NAPOLES
SEND TO	MICHIGAN MUTUAL INC	DATE ORDERED	1/19/2021	PRPD' BY	
	CUST. # 10026761	REPOSITORIES	XP/TU/EF	LOAN TYPE	
	100 GALLERIA OFFICE CTR STE 101	PRICE	\$24.50		
	SOUTHFIELD, MI 48034	REF. #	2021011393		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	POPOCA ANDRADE, REYES FELIPE		CO-APPLICANT		
SOC SEC #	***-**-6750	DOB 1/6/1985	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	5123 S 107TH DR, TOLLESON, AZ 85353*		LENGTH		
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - REYES F POPOCA ANDRADE - *****6750
 SCORE: **584**
 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - REYES FELIPE POPOCAANDRADE - *****6750
 SCORE: **558**
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 015 - LACK OF RECENT BANK REVOLVING INFORMATION

EXPERIAN/FAIR, ISAAC (VER. 2) - REYES FELIPE POPOCA ANDRADE - *****6750
 SCORE: **576**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	ACA 47200126642821001 FIXED RATE	03/17	02/14 02/17	\$11885 AUTO	\$0 36 \$0	\$0	05	0	0	0	PAID XP/TU/EF
J	B	AUTO NOW FINANCIAL SER 141682	08/16	02/14 08/16	\$11886 AUTO	\$0 036 \$0	\$0	31	0	0	0	PAID XP

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CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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 CUST. # 10026761 REPOSITORIES XP/TU/EF PRPD' BY
 100 GALLERIA OFFICE CTR STE 101 PRICE \$24.50 LOAN TYPE
 SOUTHFIELD, MI 48034 REF. # 2021011393

PROPERTY ADDRESS

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APPLICANT	POPOCA ANDRADE, REYES FELIPE			CO-APPLICANT			
SOC SEC #	***-**-6750	DOB	1/6/1985	SOC SEC #	DOB		
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				DLA	ACCT TYPE	TERMS						SOURCE
B	B	BMO HARRIS BANK NA 6100394649	02/15	04/14 02/15	\$2000 INST	\$0 024 \$0	\$0	11	0	0	0	PAID XP/TU
ACCOUNT CLOSED AT CONSUMER'S REQUEST; SECURED LOAN												
J	B	CASTLE CREDIT CO HOLDI 158893	09/20	09/17 09/20	\$5790 MTG	\$0 085 \$0	\$0	37	0	0	0	PAID XP/TU
SECURED HOME IMPROVEMENT												
B	B	NSTAR/COOPER 654267228	09/20	06/15 09/20	\$146301 MTG	\$0 360 \$0	\$0	19	9	0	0	PD WAS 30 XP/TU/EF
Late Dates: 9/20-30, 8/20-30, 7/20-30, 5/20-30, 3/20-30, 1/20-30, 12/19-30, 10/19-30, 8/19-30 CLOSED; FHA REAL ESTATE MORTGAGE; COLLATERAL: PFROM PACIFIC UNION FINANCIAL LLC												
B	B	PACUF 8360001017417	03/19	06/15 01/19	\$146301 MTG	\$0 360 \$0	\$0	41	2	1	0	PD WAS 60 XP/TU/EF
Late Dates: 1/17-60, 12/16-30, 9/16-30 ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE; FIXED RATE												
B	B	PRIMARY 60478300038060	10/15	06/15 09/15	\$146301 MTG	\$0 360 \$0	\$0	-	-	-	-	PAID XP/TU/EF
ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE												

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	MEDICAL PAYMENT DATA CF0424	01/21	10/17 06/17	\$15795 COLL	\$15795 001 -	\$15795	33	0	0	0	COLLECTION XP/TU/EF
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL												

1
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CUST. # 10026761 **REPOSITORIES** XP/TU/EF **PRPD' BY**
100 GALLERIA OFFICE CTR STE 101 **PRICE** \$24.50 **LOAN TYPE**
SOUTHFIELD, MI 48034 **REF. #** 2021011393

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E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
2	B B	MEDICAL PAYMENT DATA 772071*	01/21	12/17 --/--	\$5751 COLL	\$5751 001 -	\$5751	35	0	0	0	COLLECTION XP/TU
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
3	B B	MEDICAL PAYMENT DATA CL1520	01/21	01/18 06/17	\$950 COLL	\$950 001 -	\$950	34	0	0	0	COLLECTION XP/TU/EF
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL										
4	B B	MEDICAL PAYMENT DATA 770506*	01/21	11/17 --/--	\$800 COLL	\$800 001 -	\$800	36	0	0	0	COLLECTION XP/TU
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
5	B B	ENHANCED RECOVERY CO L 223748***	01/21	04/20 --/--	\$463 COLL	\$463 001 -	\$463	8	0	0	0	COLLECTION XP/TU
		ORIGINAL CREDITOR: SPRINT										

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

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TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	4	0	0	0	0
AUTO	2	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	0	0	0	0	0
OTHER	5	23759	23759	0	23759
TOTAL	12	23759	23759	0	23759

SECURED DEBT	0	OLDEST TRADELINE	02/14
UNSECURED DEBT	23759	REVOLVING CREDIT UTILIZATION	
TOTAL DEBT/HIGH CREDIT			

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	2	INQUIRIES:	0
COLLECTIONS:	5	60 DAYS:	1	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

EQUIFAX FRAUDIQ IDENTITY SCAN ALERT

*** FRAUDIQ IDENTITY SCAN ALERT ***
 3 - POPOCA ANDRADE, REYES FELIPE
 * SSN ISSUED IN 1995, STATE: AZ.
 * R - INQUIRY ADDRESS IS NOT ASSOCIATED WITH THIS CONSUMER NAME

ALERT

- 1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE
- 1 - ANDRADE REYES POPOCA YOB: 1985 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 2 - TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.
- 3 - ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

MISCELLANEOUS INFORMATION

- Instant View Password: AV-B339F6
- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 59698774 and password AV-B339F6 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 01/19/21
 NAME: ANDRADE REYES POPOCA *****6750 DOB: N/A

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SOC SEC #	***-**-6750	DOB	1/6/1985	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS		

SOURCE OF INFORMATION

NAME: FELIPE POPOCA *****6750 DOB: N/A
NAME: REYES ANDRADE *****6750 DOB: N/A
NAME: REYES FELIPE POPOCA ANDRADE *****6750 DOB: N/A
SSN: *****6750
ADDRESS: 5216 S 107TH DR, TOLLESON, AZ 85353-9109 - REPORTED 12/20
ADDRESS: 3505 N 106TH LN, AVONDALE, AZ 85392-4422 - REPORTED 10/15 - 03/19
ADDRESS: 4644 S 17TH PL, PHOENIX, AZ 85040-2444 - REPORTED 02/14 - 05/14
EMPLOYER: DIAMOND GRANITE AND REMODELING//QUEEN CREEK AZ - REPORTED 03/14
EMPLOYER: BETER BUILT// - REPORTED 05/07

2 TRANSUNION - PULLED ON: 01/19/21 - INFILE DATE: 06/25/04
NAME: REYES FELIPE POPOCAANDRADE
NAME: POPOCA,REYES,F
NAME: ANDRADE,REYES,FELIPE
NAME: POPOCA,FELIPE
NAME: DOB: 01/06/85
SSN: *****6750
ADDRESS: 3505 N 106TH LN, AVONDALE, AZ 85392-4422 - REPORTED 10/15
ADDRESS: 4524 N CENNADAR DR, PRESCOTT VALLEY, AZ 86314 - REPORTED 01/05
ADDRESS: 220 W MERRITT ST #A, PRESCOTT, AZ 86301-7504 - REPORTED 09/06
EMPLOYER: SELF EMPLOYED//

3 EQUIFAX - PULLED ON: 01/19/21 - INFILE DATE: 08/23/14
NAME: REYES F POPOCA ANDRADE DOB: 01/06/85
SSN: *****6750
ADDRESS: 3505 N 106TH LN, AVONDALE, AZ 85392 - REPORTED 10/15 - 01/21
ADDRESS: 4644 17TH, PHOENIX, AZ 85040 - REPORTED 08/14 - 03/20
ADDRESS: 3364 N CEDAR SPRINGS LN, PRESCOTT VALLEY, AZ 86314 - REPORTED 11/14 - 04/20

CREDITORS

AMER CR ACPT	961 E MAIN ST 2ND FLOOR, SPARTANBURG, SC 29302	866-544-3430
AMERICAN CREDIT ACCEPT	961 E MAIN ST, SPARTANBURG, SC 29302	866-441-0251
AUTO NOW FINANCIAL SER	4240 W GLENDALE AVE, PHOENIX, AZ 85051	602-345-6134
BMO HARRIS BANK	PO BOX 94034, PALATINE, IL 60094	888-340-2265
BUREAU OF MED ECONCS	326 E CORONADO RD, PHOENIX, AZ 85004	602-252-3469
CASTLE CR	8420 W BRYN MAWR S-300, CHICAGO, IL 60631	773-380-7310
CASTLE CREDIT CO HOLDI	8430 W BRYN MAWR AVE STE, CHICAGO, IL 60631	800-837-9700
CBD	530 RIVERSIDE DR, SALISBURY MD 21801	(410) 742-9551
CORNERACCE	3741 S NOVA RD, PORT ORANGE, FL 32119	704-566-2400
ENHANCED RECOVERY	,	800-496-8941
ERC	PO BOX 57547, JACKSONVILLE, FL 32241	800-496-8941
HARRIS T & S	111 W MONROE, CHICAGO IL 60603	888-340-2265
HEALTHCARE COLL INC	2432 W PEORIA AVE # 4-10, PHOENIX, AZ 85029	602-943-3101
HLTHCARE COL	2432 W PEORIA AVE SUITE 4-1060, PHOENIX, AZ 85029	602-943-3101
MR COOPER	PO BOX 199111, DALLAS TX 75235	888-480-2432

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CREDITORS

NATIONSTAR	350 HIGHLAND, HOUSTON, TX 77067	866-316-2432
NATIONSTAR MORTGAGE LLC	2828 N HARWOOD ST, DALLAS TX 75201	855-683-3101
PACIFIC UNION FINANCI	1603 LBJ FWY STE 500, FARMERS BRANCH, TX 75234	877-516-7998
PACIFICUNION	1603 LBJ FREEWAY SUITE 600, FARMERS BRANCH, TX 75234	p#877-516-7998
PRIMARY RESIDENTIAL MO	1725 S CENTRAL ST, CENTENNIAL PARK, AZ 86021	800-748-4424
PRIRESMTG	P.O. BOX 593, SALT LAKE CITY, UT 84110	800-748-4424

DISCLAIMER

-
An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

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This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

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TREND SUMMARY

PAYMENT BEHAVIOR:	INACTIVE	PAYMENT RATIO:	N/A
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REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	0	0	0	0	0	0
# ACTIVE ACCOUNTS	0	0	0	0	0	0
CREDIT LIMIT	0	0	0	0	0	0
PREV BALANCE	0	0	0	0	0	0
BALANCE	0	0	0	0	0	0
SCHEDULED PAYMENT	0	0	0	0	0	0
ACTUAL PAYMENT	0	0	0	0	0	0

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	23759	23759	23759	162388	163615	166833
PAYMENT	0	0	0	1241	1285	1160

*** END OF REPORT 3/2/2021 1:35:06 PM ***

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RETURN SERVICE REQUESTED

REYES FELIPE POPOCA ANDRADE
 5123 S 107TH DR
 TOLLESON, AZ 85353

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	576 Source: EXPERIAN
	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 01/19/21

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	Scores range from a low of 300 to a high of 850. 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	Your credit score ranks higher than 15 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED • LACK OF RECENT REVOLVING ACCOUNT INFORMATION • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

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: <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site 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 web site 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.

Signature _____

Date _____

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

POPOCA ANDRADE, REYES FELIPE
5123 S 107TH DR
TOLLESON, AZ 85353

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Your credit scores were provided by the following credit reporting agencies:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The following information about your credit scores was created on 1/19/2021.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - REYES F POPOCA ANDRADE - *****6750

SCORE: **584**

00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - REYES FELIPE POPOCAANDRADE - *****6750

SCORE: **558**

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
015 - LACK OF RECENT BANK REVOLVING INFORMATION

EXPERIAN/FAIR, ISAAC (VER. 2) - REYES FELIPE POPOCA ANDRADE - *****6750

SCORE: **576**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

Borrower Signature _____ Date _____