

INFILE CREDIT REPORT

FILE #	11513546	FNMA #		DATE COMPLETED	3/14/2025	RQD' BY	EMILY PARKER
SEND TO	Starting Gate Financial			DATE ORDERED	3/14/2025		
	CUST. # CID21536			REPOSITORIES	EF*	PRPD' BY	
	803 BUSINESS PKWY			PRICE		LOAN TYPE	
	RICHARDSON, TX 75081			REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	POMPEO, LARRY J	CO-APPLICANT	
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	9832 4TH ST NW, ALBUQUERQUE, NM 87114		LENGTH
PREVIOUS ADDRESS			LENGTH

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to CREDIT REPORTING SERVICES, INC customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	19	27064	50600	641	0
OTHER	0	0	0	0	0
TOTAL	19	27064	50600	641	0

SECURED DEBT	0	OLDEST TRADELINE	05/88
UNSECURED DEBT	27064	REVOLVING CREDIT UTILIZATION	53%
		TOTAL DEBT/HIGH CREDIT	53%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	0
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SCORE MODELS

EQUIFAX/VANTAGESCORE 4.0 - LARRY J POMPEO - *****2395
SCORE: 737
 00044 - BALANCES ON REVOLVING ACCTS ARE TOO HIGH COMPARED WITH CREDIT LIMITS.
 00068 - LACK OF REAL ESTATE SECURED LOAN INFORMATION.
 00021 - TOO MANY BANKCARDS WITH A HIGH BALANCE.
 00029 - BALANCES ON BANKCARDS ARE TOO HIGH COMPARED WITH CREDIT LIMITS.

SOURCE OF INFORMATION

1 EQUIFAX - PULLED ON: 03/14/25 - INFILE DATE: 01/01/92

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT REPORTING SERVICES, INC: 1024 IRON POINT ROAD, FOLSOM, CA 95630 (P) (707) 773-7750 (F) (707) 676-9105

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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	RICHARDSON, TX 75081			REF. #			

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APPLICANT	POMPEO, LARRY J	CO-APPLICANT	
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

SOURCE OF INFORMATION

NAME: LARRY J POMPEO DOB: 06/11/49
SSN: *****2395
ADDRESS: 9832 4TH ST NW, ALBUQUERQUE, NM 87114 - REPORTED 06/22 - 03/25
ADDRESS: 932 4TH ST NW, ALBUQUERQUE, NM 87102 - REPORTED 08/22 - 10/24
ADDRESS: 911 E PUEBLO DR, ESPANOLA, NM 87532 - REPORTED 01/18 - 10/22
EMPLOYER: L T PADILLA DISTR/SALES REPRESENTAT/
EMPLOYER: LOWES SUPER SAVE/ASSISTANT MANAGER/

[Request New Tradeline](#)

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
B	B	DISCOVER 601100910813	02/25	01/06 02/25	\$16000 REV	\$13501 \$271	\$0	99	0	0	0	AS AGREED EF
B	B	BK OF AMER 5524333770004779	03/25	10/21 03/25	\$6300 REV	\$4968 \$131	\$0	40	0	0	0	AS AGREED EF
B	B	BK OF AMER 4313070184955554	03/25	09/02 03/25	\$5500 REV	\$2642 \$53	\$0	99	0	0	0	AS AGREED EF
B	B	CITI 542418137704	02/25	04/20 02/25	\$3900 REV	\$1972 \$55	\$0	58	0	0	0	AS AGREED EF
B	B	CITI 542418126225	02/25	08/17 02/25	\$3800 REV	\$1781 \$46	\$0	90	0	0	0	AS AGREED EF
B	B	BARCLAYSBK 48112470 FLEXIBLE SPENDING CREDIT CARD	02/25	08/22 02/25	\$2000 REV	\$1212 \$44	\$0	30	0	0	0	AS AGREED EF
B	B	CITI 4100390732163205 FLEXIBLE SPENDING CREDIT CARD	02/25	05/14 02/25	\$11300 REV	\$988 \$41	\$0	99	0	0	0	AS AGREED EF
B	B	AMEX -3499921272060093 ACCOUNT TRANSFERRED OR SOLD	06/16	05/88 06/16	\$11300 REV	\$0 \$0	\$0	25	0	0	0	PAID EF
B	B	BK OF AMER 5524337127792762	11/21	07/19 --/--	\$2500 REV	\$0 \$0	\$0	28	0	0	0	PAID EF

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APPLICANT				POMPEO, LARRY J				CO-APPLICANT			
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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

ACCOUNT CLOSED AT CONSUMER'S REQUEST

B	B	BK OF AMER	07/18	05/14	\$5000	\$0	\$0	50	0	0	0	PAID
		4147371175323261		03/15	REV	\$0						EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

B	B	CAP1/KOHL	02/25	11/22	\$300	\$0	\$0	27	0	0	0	AS AGREED
		6393054704401586		12/22	REV	\$0						EF
CHARGE												

B	B	JPMCB CARD	10/24	12/20	\$9400	\$0	\$0	46	0	0	0	PAID
		414740029725		05/23	REV	\$0						EF
ACCOUNT CLOSED DUE TO INACTIVITY												

B	B	KOHL/CAP1	08/21	10/13	\$1000	\$0	\$0	93	0	0	0	PAID
		6393050728526393		07/19	REV	\$0						EF
ACCOUNT CLOSED DUE TO INACTIVITY												

B	B	SYNCB/CARE	09/16	12/07	\$5500	\$0	\$0	99	0	0	0	PAID
		601918300514		03/09	REV	\$0						EF

B	B	SYNCB/JCP	01/17	04/98	\$124	\$0	\$0	99	0	0	0	PAID
		600889834711		04/07	REV	\$0						EF

B	B	SYNCB/LOWE	10/22	01/18	\$1500	\$0	\$0	57	0	0	0	PAID
		798192432082		06/18	REV	\$0						EF
ACCOUNT CLOSED DUE TO INACTIVITY												

B	B	SYNCB/LOWE	04/17	12/02	\$424	\$0	\$0	99	0	0	0	PAID
		798192332010		--/--	REV	\$0						EF

B	B	SYNCB/PPMC	02/25	04/21	\$1500	\$0	\$0	46	0	0	0	AS AGREED
		521853103579		12/24	REV	\$0						EF

B	B	SYNCB/PPMC	05/17	02/12	\$500	\$0	\$0	63	0	0	0	PAID
		521853101150		--/--	REV	\$0						EF

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				DLA	ACCT TYPE	TERMS						SOURCE
		521853101150		--/--	REV	\$0						EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										

COLLECTION ACCOUNTS
*** NONE ***
OTHER CREDIT HISTORY
*** NONE ***
PUBLIC RECORDS
*** NONE ***
INQUIRIES (LAST 120 DAYS)
*** NONE ***
MISCELLANEOUS INFORMATION

- Instant View Password: CR-203B5E

- To verify the authenticity of this credit report, please visit <https://crs.meridianlink.com> and click on the Instant View link. Enter Identifier # 11513546 and password CR-203B5E to view the report. For any inquiries regarding this report or services provided by CREDIT REPORTING SERVICES, INC please contact us at (707) 773-7750.

CREDITORS		
BANK OF AMERICA	P.O. BOX 7047, DOVER DE 19903	800-759-6262
CITI BANK	P.O. BOX 6500 C/O CITI CORP, SIOUX FALLS SD 57117-6500	
DISCOVER FINANCIAL S	PO BOX15316 ATT:CMS/PROD DEVELOP, WILMINGTON DE 19850-5316	
JUNIPER BANK	1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMINGTON, DE 19801	302-888-1400
MBNA AMERICA	400 CHRISTIANA RD, NEWARK DE 19713	

DISCLAIMER
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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 1000	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

*** END OF REPORT 3/14/2025 3:16:46 PM ***

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