


Borrower: ALEX MARANTO

Member ID: BE-23338956-1

Bureau	Current Score	Max Score	Action Points		
	Not Ordered		Short Term	Long Term	Recover
			<a href="#">See How</a>		
Bureau	Current Score	Max Score	Action Points		
	Not Ordered		Short Term	Long Term	Recover
			<a href="#">See How</a>		
Bureau	Current Score	Max Score	Action Points		
	712	723	Short Term	Long Term	Recover
			10	1	<a href="#">See How</a>

Mortgage Action Plan™  
Powered By: Point Deduction Technology®



Mortgage Action Plan™ takes your borrowers from "Denied" to "Approved" allowing you to Close More Loans!

ScoreNavigator Products Disclaimer

ScoreNavigator uses data from credit reports by major credit bureaus. This data reflects the latest information available, but may not include recent activity such as payments, new accounts, or credit inquiries. Therefore, ScoreNavigator results might not reflect the most current credit status. Changes in credit reports over time can affect ScoreNavigator's results. The accuracy of ScoreNavigator products depends on the credit report data, and ScoreNavigator is not responsible for any incorrect or outdated information in these reports. If an account hasn't been reported recently, it's assumed monthly payments were made to simulate current status. This might result in an account being paid off or closed, which could affect action outcomes. Users should review their credit reports for accuracy. ScoreNavigator is not "credit repair", and does not offer financial advice or credit counseling.

Credit Score Variations

Monthly payments are assumed for account simulations. Past due accounts won't automatically become current, and their delinquency might affect scores negatively. Accounts that are paid on time will reflect a positive impact over time.

Warranty Disclaimer

ScoreNavigator products are provided "as is" with no warranties. ScoreNavigator and its distributors disclaim all warranties, including but not limited to merchantability, fitness for a particular purpose, and accuracy of content. ScoreNavigator does not guarantee that addressing issues found in credit reports will result in score changes. It provides information for consumers to make their own decisions and does not initiate credit report disputes or changes on behalf of users.



32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439  
 Phone: 800-670-7993  
 Fax: 800-670-8067

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## INFILE CREDIT REPORT

<b>FILE #</b>	23338956	<b>FNMA #</b>		<b>DATE COMPLETED</b>	10/8/2024	<b>RQD' BY</b>	COREY SCHWARTZ
<b>SEND TO</b>	LOANATIK, LLC.	<b>DATE ORDERED</b>	10/8/2024	<b>REPOSITORIES</b>	XP	<b>PRPD' BY</b>	
	CUST. # 7205	<b>PRICE</b>		<b>LOAN TYPE</b>			
	4550 E CACTUS RD	<b>REF. #</b>					
	PHOENIX, AZ 85032						

### PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	MARANTO, ALEX			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			
<b>CURRENT ADDRESS</b>	36404 N 27TH ST, CAVE CREEK, AZ 85331				<b>LENGTH</b>		
<b>PREVIOUS ADDRESS</b>					<b>LENGTH</b>		

### SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - ALEC J MARANTO - 361845512  
 SCORE: **712**  
 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 14 - LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

[Request New Tradeline](#)

[Hide Trended Data](#)

CURRENT													
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	<a href="#">FAY SERVICING LLC</a> 6440000354773	09/24	11/21 09/24	\$840000 MTG	\$789395 360 \$4421	\$0	14	0	0	0	AS AGREED <a href="#">XP</a>	
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST													
Trended	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23	
Scheduled (\$)	4421	4374	4374	4374	4374	4374	4374	4374	4374	4374	-	4374	
Actual (\$)	4374	4374	4374	4374	4374	4374	4374	4374	4374	4374	-	4374	
Balance (\$)	790959	792519	794075	795628	797176	798721	800262	801813	804179	806542	-	807908	

B	B	<a href="#">GM FINANCIAL</a>	10/24	07/24	\$98805	\$98995	\$0	4	0	0	0	AS AGREED	
		112083632848		10/24	AUTO	048 \$2249						<a href="#">XP</a>	
AUTO LEASE													
Trended		09/24	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23
Scheduled (\$)		2249	2249	2249	-	-	-	-	-	-	-	-	-

**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

**ADVANTAGE CREDIT, INC.: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 800-670-7993 (F) 800-670-8067**

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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<b>SEND TO</b>	LOANATIK, LLC. CUST. # 7205 4550 E CACTUS RD PHOENIX, AZ 85032			<b>DATE ORDERED</b>	10/8/2024	<b>REPOSITORY</b>	XP
				<b>PRICE</b>		<b>PRPD' BY</b>	
				<b>REF. #</b>		<b>LOAN TYPE</b>	
<b>PROPERTY ADDRESS</b>							

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	MARANTO, ALEX			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

CURRENT															
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
		Trended	09/24	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	
		Actual (\$)	2249	2249	2249	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	101245	103494	105744	-	-	-	-	-	-	-	-	-	-

B	B	<a href="#">STELLANTIS FINANCIAL S</a>	09/24	08/24	\$93792	\$93660	\$0	2	0	0	0	AS AGREED
		50000122872260001		09/24	AUTO	084 \$1559						<a href="#">XP</a>

B	B	<a href="#">AUTONATION FINANCE</a>	09/24	05/24	\$94157	\$90829	\$0	5	0	0	0	AS AGREED		
		2969739		09/24	AUTO	075 \$1700						<a href="#">XP</a>		
		<b>Trended</b>	<b>08/24</b>	<b>07/24</b>	<b>06/24</b>	<b>05/24</b>	<b>04/24</b>	<b>03/24</b>	<b>02/24</b>	<b>01/24</b>	<b>12/23</b>	<b>11/23</b>	<b>10/23</b>	<b>09/23</b>
		<b>Scheduled (\$)</b>	1700	1700	1700	1700	-	-	-	-	-	-	-	-
		<b>Actual (\$)</b>	1500	2200	1800	-	-	-	-	-	-	-	-	-
		<b>Balance (\$)</b>	91432	92154	93564	94593	-	-	-	-	-	-	-	-

A

B

AMEX

349992708327

09/24

06/19

--/--

\$82057

OPEN

\$77014

001

\$77014\*

\$0

63

0

0

0

AS AGREED

XP

AUTHORIZED USER

Trended	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	68570	59354	58785	42440	33079	32206	27543	16925	5751	12206	0	1387

B	B	<a href="#">ONEAZ CU</a>	08/24	02/24	\$26456	\$25686		\$0	7	0	0	0	AS AGREED
		63296387406		08/24	INST	084 \$438							<a href="#">XP</a>

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	CUST. # 7205			REPOSITORIES	XP	PRPD' BY	
	4550 E CACTUS RD			PRICE		LOAN TYPE	
	PHOENIX, AZ 85032			REF. #			
PROPERTY ADDRESS							

APPLICANT				CO-APPLICANT			
APPLICANT	MARANTO, ALEX			CO-APPLICANT			
SOC SEC #	361-84-5512	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

CURRENT														
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
		Trended	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

B	B	<a href="#">FIRST NATL BK OF AMERI</a>	11/21	05/20	\$431250	\$0	\$0	16	0	0	0	PAID
		507732		11/21	MTG	360	\$0					<a href="#">XP</a>
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

B	B	<a href="#">JPMCB AUTO</a>	12/14	02/14	\$28078	\$0	\$0	11	0	0	0	PAID
		11403216452808		12/14	AUTO	072	\$0					<a href="#">XP</a>

J	B	<a href="#">NATIONSTAR/MR COOPER</a>	12/22	06/22	\$500000	\$0	\$0	7	0	0	0	PAID		
		696448091		11/22	MTG	360	\$0					<a href="#">XP</a>		
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
		Trended	11/22	10/22	09/22	08/22	07/22	06/22	05/22	04/22	03/22	02/22	01/22	12/21
		Scheduled (\$)	3940	3940	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	3940	3940	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	498041	498534	-	-	-	-	-	-	-	-	-	-

B	B	<a href="#">NR/SMS/CAL</a>	08/22	11/21	\$840000	\$0	\$0	8	0	0	0	PAID
		675570253		08/22	MTG	360	\$0					<a href="#">XP</a>
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

J	B	<a href="#">PENNYMAC LOAN SERVICES</a>	06/24	06/22	\$500000	\$0	\$0	20	0	0	0	PAID		
		SSE0018203192790		06/24	MTG	360	\$0					<a href="#">XP</a>		
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
		Trended	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23	08/23	07/23	06/23
		Scheduled (\$)	5742	5742	3940	3940	3940	3940	3940	3940	3940	3940	3940	3940
		Actual (\$)	5742	3940	3940	3940	5963	3940	3940	3940	3940	3940	3940	3940
		Balance (\$)	488715	489256	489794	490329	490970	494426	495855	494230	495654	497075	494001	494515

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				<b>PRICE</b>		<b>LOAN TYPE</b>								
				<b>REF. #</b>										
<b>PROPERTY ADDRESS</b>														
<b>APPLICANT</b>						<b>CO-APPLICANT</b>								
<b>APPLICANT</b>	MARANTO, ALEX			<b>CO-APPLICANT</b>										
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>								
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>										
<b>CURRENT</b>														
<b>E C O A</b>	<b>W H O S E</b>	<b>CREDITOR</b>	<b>DATE REPORTED</b>	<b>DATE OPENED</b>	<b>HIGH CREDIT OR LIMIT</b>	<b>BALANCE</b>	<b>PAST DUE</b>	<b>MO REV</b>	<b>30</b>	<b>60</b>	<b>90+</b>	<b>STATUS</b>		
				<b>DLA</b>	<b>ACCT TYPE</b>	<b>TERMS</b>						<b>SOURCE</b>		
J	B	<a href="#">STELLANTIS FINANCIAL S</a> 50000116431970001	07/24	11/23 07/24	\$80594 AUTO	\$0 084 \$0	\$0	8	0	0	0	PAID <a href="#">XP</a>		
		<b>Trended</b>	<b>06/24</b>	<b>05/24</b>	<b>04/24</b>	<b>03/24</b>	<b>02/24</b>	<b>01/24</b>	<b>12/23</b>	<b>11/23</b>	<b>10/23</b>	<b>09/23</b>	<b>08/23</b>	<b>07/23</b>
		<b>Scheduled (\$)</b>	1324	1324	1324	1324	1324	1324	1324	1324	-	-	-	-
		<b>Actual (\$)</b>	1324	1324	1324	1324	1324	1324	1324	-	-	-	-	-
		<b>Balance (\$)</b>	76278	77001	77698	78410	79096	79817	80492	81163	-	-	-	-
B	B	<a href="#">TOYOTA MOTOR CREDIT</a> 70401568194800001	11/23	07/21 11/23	\$27257 AUTO	\$0 072 \$0	\$0	28	0	0	0	PAID <a href="#">XP</a>		
		<b>Trended</b>	<b>10/23</b>	<b>09/23</b>	<b>08/23</b>	<b>07/23</b>	<b>06/23</b>	<b>05/23</b>	<b>04/23</b>	<b>03/23</b>	<b>02/23</b>	<b>01/23</b>	<b>12/22</b>	<b>11/22</b>
		<b>Scheduled (\$)</b>	463	463	463	463	463	463	463	463	463	463	463	463
		<b>Actual (\$)</b>	463	463	463	463	463	463	463	463	463	463	463	463
		<b>Balance (\$)</b>	18393	18745	19106	19459	19809	20160	20499	20854	21196	21548	21883	22223
B	B	<a href="#">TOYOTA MOTOR CREDIT</a> 70401568194820001	11/21	07/21 11/21	\$27258 AUTO	\$0 072 \$0	\$0	5	0	0	0	PAID <a href="#">XP</a>		
B	B	<a href="#">UNITED WHSLE MORT</a> 3000183368216	05/23	11/21 03/23	\$840000 MTG	\$0 360 \$0	\$0	7	0	0	0	PAID <a href="#">XP</a>		
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
		<b>Trended</b>	<b>04/23</b>	<b>03/23</b>	<b>02/23</b>	<b>01/23</b>	<b>12/22</b>	<b>11/22</b>	<b>10/22</b>	<b>09/22</b>	<b>08/22</b>	<b>07/22</b>	<b>06/22</b>	<b>05/22</b>
		<b>Scheduled (\$)</b>	4492	4492	4586	4586	4586	4092	4092	-	-	-	-	-
		<b>Actual (\$)</b>	4492	4586	4586	4586	4092	4092	8184	-	-	-	-	-
		<b>Balance (\$)</b>	816399	817020	819561	822098	824631	822919	824399	-	-	-	-	-
B	B	<a href="#">UNITED WHSLE MORT</a> 3000171692999	01/22	11/21 01/22	\$840000 MTG	\$0 360 \$0	\$0	2	0	0	0	PAID <a href="#">XP</a>		
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
B	B	<a href="#">WFBNA AUTO</a> 518814519278	11/23	06/23 11/23	\$87406 AUTO	\$0 072 \$0	\$0	3	0	0	0	PAID <a href="#">XP</a>		

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FILE #

23338956

FNMA #

DATE COMPLETED

10/8/2024

RQD' BY

COREY SCHWARTZ

SEND TO

LOANATIK, LLC.

CUST. # 7205

4550 E CACTUS RD

PHOENIX, AZ 85032

DATE ORDERED

10/8/2024

REPOSITORIES

XP

PRICE

REF. #

PRPD' BY

LOAN TYPE

PROPERTY ADDRESS

APPLICANT						CO-APPLICANT					
APPLICANT			MARANTO, ALEX			CO-APPLICANT					
SOC SEC #			361-84-5512			DOB			SOC SEC #		
MARITAL STATUS						DEPENDENTS			DOB		

CURRENT														
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	
		518814519278		11/23	AUTO	072 \$0							<a href="#">XP</a>	
		Trended	10/23	09/23	08/23	07/23	06/23	05/23	04/23	03/23	02/23	01/23	12/22	11/22
		Scheduled (\$)	1561	1561	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	1961	1961	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	82584	83959	-	-	-	-	-	-	-	-	-	-

B	B	<a href="#">WFBNA CARD</a>	09/24	08/17	\$600	\$0	\$0	86	0	0	0	AS AGREED		
		4426441319		03/23	REV	\$0						<a href="#">XP</a>		
		Trended	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23
		Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

T	B	CBNA	06/20	06/15	\$1500	-	-	60	0	0	0	INACTIVE
		426939002920		02/19	REV	\$0						XP

DEROGATORY 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	
J	B	<a href="#">ABOUND FEDERAL CREDIT</a> 1062606701	06/21	03/16 06/21	\$15705 AUTO	\$0 072 \$0	\$0	63	2	0	0	PD WAS 30 <a href="#">XP</a>	
Late Dates: 2/18-30, 1/18-30													

COLLECTION/CHARGE OFF													
*** NONE ***													
OTHER CREDIT HISTORY													
*** NONE ***													

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	CUST. # 7205			<b>REPOSITORIES</b>	XP	<b>PRPD' BY</b>	
	4550 E CACTUS RD			<b>PRICE</b>		<b>LOAN TYPE</b>	
	PHOENIX, AZ 85032			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>							

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MARANTO, ALEX			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

<b>PUBLIC RECORDS</b>							
<b>B B</b>	<b>US BKPT CT AZ PHOENIX</b>	<b>File Date: 01/17</b>		<b>Plaintiff:</b>			
	<b>Docket #: 1700522MCW</b>	<b>Amount: \$0</b>		<b>Action Type: CHAPTER 7 BANKRUPTCY</b>			
	<b>Source: XP</b>	<b>Status Date: 05/17</b>		<b>Status: DISCHARGED</b>			

This information is based upon the available identifying information available in the public record and may not be accurate. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report.

<b>ALERT</b>							
1 - ALEC J MARANTO - 361845512 - EXPERIAN OFAC NAME MATCHING SERVICE: OFAC SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA							

<b>TRADE SUMMARY</b>							
The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to ADVANTAGE CREDIT customer service.							

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	8	789395	840000	4421	0
AUTO	10	283484	286754	5508	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	25686	26456	438	0
OPEN	1	77014	82057	77014	0
REVOLVING	4	4244	18850	108	0
OTHER	0	0	0	0	0
TOTAL	24	1179823	1254117	87489	0
SECURED DEBT		1098565	OLDEST TRADELINE		02/14
UNSECURED DEBT		81258	REVOLVING CREDIT UTILIZATION		23%
TOTAL DEBT/HIGH CREDIT					94%

DEROGATORY SUMMARY					
CHARGE OFFS:	0	30 DAYS:	1	INQUIRIES:	22
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	02/18
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	1	OTHER:	0		

<b>SOURCE OF INFORMATION</b>							
1	EXPERIAN - PULLED ON: 10/08/24						
	NAME: ALEC J MARANTO 361845512 DOB: 06/25/87						
	NAME: JOSEPH ALEC MARANTO 361845512 DOB: N/A						
	NAME: MARANTO ALEC 361845512 DOB: N/A						
	SSN: 361845512						
	ADDRESS: 36404 N 27TH ST, CAVE CREEK, AZ 85331-0905 - REPORTED 06/20 - 09/24						
	ADDRESS: 4815 E CAREFREE HWY STE 108, CAVE CREEK, AZ 85331-4718 - REPORTED 11/23 - 01/24						

**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

**ADVANTAGE CREDIT, INC.: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 800-670-7993 (F) 800-670-8067**

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<b>FILE #</b>	23338956	<b>FNMA #</b>		<b>DATE COMPLETED</b>	10/8/2024	<b>RQD' BY</b>	COREY SCHWARTZ
<b>SEND TO</b>	LOANATIK, LLC.			<b>DATE ORDERED</b>	10/8/2024		
	CUST. # 7205			<b>REPOSITORIES</b>	XP	<b>PRPD' BY</b>	
	4550 E CACTUS RD			<b>PRICE</b>		<b>LOAN TYPE</b>	
	PHOENIX, AZ 85032			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MARANTO, ALEX			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			
<b>SOURCE OF INFORMATION</b>							
ADDRESS: 22435 BURKOWSKI LN, GULF SHORES, AL 36542-9085 - REPORTED 07/23 - 09/23							
EMPLOYER: EXCLUSIVE WRAP TINT// - REPORTED 09/24							
EMPLOYER: XCLUSIVE WRAPS TINT//00000 - REPORTED 05/24							
<b>INQUIRIES (LAST 120 DAYS)</b>							
XP	B	10/07/24	<a href="#">PREMIER FINANCIAL SVC</a>	AUTOMOTIVE			
XP	B	09/27/24	<a href="#">FERRARI FINANCIAL SERV</a>	FINANCE			
XP	B	09/19/24	<a href="#">ESB/HARLEY DAVIDSON CR</a>	FINANCE			
XP	B	08/28/24	<a href="#">JPMCB CARD</a>	BANKING			
XP	B	08/03/24	<a href="#">WFBNA AUTO</a>	FINANCE			
XP	B	08/03/24	<a href="#">700/AIRPARK CHRYSLER J</a>	AUTOMOTIVE			
XP	B	08/03/24	<a href="#">PNC BANK</a>	BANKING			
XP	B	08/03/24	<a href="#">ML/GLOBAL FCU</a>	FINANCE			
XP	B	08/03/24	<a href="#">ALLY FINANCIAL</a>	FINANCE			
XP	B	08/02/24	<a href="#">ALLY FINANCIAL</a>	FINANCE			
XP	B	08/02/24	<a href="#">NOWCOM/WESTLAKE FINANC</a>	AUTOMOTIVE			
XP	B	08/02/24	<a href="#">CUDC/CANVAS CREDIT UNI</a>	FINANCE			
XP	B	08/01/24	<a href="#">AMERICA FIRST CREDIT U</a>	FINANCE			
XP	B	08/01/24	<a href="#">CUDC/CANVAS CREDIT UNI</a>	FINANCE			
XP	B	08/01/24	<a href="#">POWER CHRYS JEEP DODGE</a>	AUTOMOTIVE			
XP	B	08/01/24	<a href="#">JPMCB AUTO</a>	BANKING			
XP	B	08/01/24	<a href="#">US BANK DS WEST</a>	BANKING			
XP	B	08/01/24	<a href="#">CHRYSLER CAPITAL</a>	FINANCE			
XP	B	08/01/24	<a href="#">AUTONATION FINANCE/DS</a>	FINANCE			
XP	B	08/01/24	<a href="#">CAPITAL ONE AUTO FIN</a>	FINANCE			
XP	B	07/10/24	<a href="#">EXPERIAN BUSINESS CRED</a>	MISC			
XP	B	06/28/24	<a href="#">700/ARROWHEAD CADILLAC</a>	AUTOMOTIVE			
<b>CREDITORS</b>							
AMERICA FIRST CREDIT U	PO BOX 9199, OGDEN, UT 84409					801-627-0900	
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329					(305) 473-3361	
CALIBER HOME LOANS						800-401-6587	
CARRIAGE PARK APARTMENTS	300 CHATHAM PARK DRIVE, PITTSBURGH PA 15220					(412) 343-6336	
CHASE	900 STEWART AVE, GARDEN CITY, NY 11530					800-336-6675	
CHITTENDEN BANK	BOX 7, VERGENNES VT 05491					(802) 877-3391	
CIG FINANCIAL	PO BOX 19795, IRVINE, CA 92623					949-250-7102	
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<b>FILE #</b>	23338956	<b>FNMA #</b>	<b>DATE COMPLETED</b>	10/8/2024	<b>RQD' BY</b>	COREY SCHWARTZ
<b>SEND TO</b>	LOANATIK, LLC.		<b>DATE ORDERED</b>	10/8/2024		
	CUST. # 7205		<b>REPOSITORIES</b>	XP	<b>PRPD' BY</b>	
	4550 E CACTUS RD		<b>PRICE</b>		<b>LOAN TYPE</b>	
	PHOENIX, AZ 85032		<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>						
<b>APPLICANT</b>			<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MARANTO, ALEX		<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	361-84-5512	<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>			
<b>CREDITORS</b>						
EXPERIAN	600 CITY PKWY W STE 800, ORANGE, CA 92868					800-520-1221
FIRST NATL BK OF AMERI	241 E SAGINAW HWY, EAST LANSING, MI 48826					517-333-7211
FLEET MORTGAGE CORP	P O BOX 809, MECHANICSBURG PA 17055					(717) 795-7399
GM FINANCIAL	,					800-284-2271
HOUSEHOLD FINANCE CORP	NARROWS SHOPPING CENTER, EDWARDSVILLE PA 18704					(717) 288-3647
HSBC BANK USA	1 MARINE MIDLAND PLZ, ROCHESTER NY 146390001					(716) 238-7000
MUTUAL MORTGAGE SERVICES	91 WALL STREET POB 666, MADISON CT 06443					(203) 245-2996
PennyMac	,					800-777-4001
PREMIER FINANCIAL SVC	47 SHERMAN HILL RD, WOODBURY, CT 06798					203-267-7771
PUBLIC SERVICE CREDIT	6377 S REVERE PKWY STE 1, CENTENNIAL, CO 80111					720-974-1320
ROCKLAND TOYOTA	75 N HIGHLAND AVE, NYACK NY 109601804					(BYM) AIL-ONLY
SHELLPOINT NOW NEWRZ	,					866-317-2347
TOYOTA MOTOR CREDIT	1500 W PARK DR, WESTBOROUGH, MA 01581					800-874-8822
UNITED WHSLE MORT	,					855-753-6201
US BANK INDIRECT PORT	17650 NE SANDY BLVD, PORTLAND, OR 97230					866-234-4750
US BKPT CT AZ PHOENIX	2929 N CENTRAL AVE FL 9, PHOENIX, AZ 85012					BYMAILONLY
UWM/NATIONSTAR MORTGAGE LLC	350 HIGHLAND DR, LEWISVILLE, TX 75067					888-464-2432
WELLS FARGO BANK	PO BOX 5445, PORTLAND, OR 97228					800-642-4720
WFDS	P.O. BOX 1697, WINTERVILLE, CA 92623					800-289-8004
<b>MISCELLANEOUS INFORMATION</b>						
- Instant View Password: BE-AF4F12						
- To verify the authenticity of this credit report, please visit <a href="https://credit.advcredit.com">https://credit.advcredit.com</a> and click on the Instant View link. Enter Identifier # 23338956 and password BE-AF4F12 to view the report. For any inquiries regarding this report or services provided by ADVANTAGE CREDIT, INC. please contact us at 800-670-7993.						
<b>DISCLAIMER</b>						
- 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.						
- 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.						
-						
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FILE #	23338956	FNMA #	DATE COMPLETED	10/8/2024	RQD' BY	COREY SCHWARTZ
SEND TO	LOANATIK, LLC.		DATE ORDERED	10/8/2024		
	CUST. # 7205		REPOSITORIES	XP	PRPD' BY	
	4550 E CACTUS RD		PRICE		LOAN TYPE	
	PHOENIX, AZ 85032		REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	MARANTO, ALEX		CO-APPLICANT		
SOC SEC #	361-84-5512	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

DISCLAIMER

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740256
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374-0256
888-397-3742	800-916-8800	866-349-5191
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

\*\*\* END OF REPORT 10/8/2024 1:16:23 PM \*\*\*

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RETURN SERVICE REQUESTED

ALEX MARANTO  
36404 N 27TH ST  
CAVE CREEK, AZ 85331

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	712	EXPERIAN/FAIR, ISAAC (VER. 2)	10/08/24

Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<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>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p>EXPERIAN: Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	<p>EXPERIAN: Your credit score ranks higher than 40 percent of U.S. consumers.</p>
<b>Key factors that adversely affected your credit score</b>	<p>EXPERIAN</p> <ul style="list-style-type: none"><li>• DEROGATORY PUBLIC RECORD OR COLLECTION FILED</li><li>• LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED</li><li>• TOO MANY INQUIRIES LAST 12 MONTHS</li><li>• PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH</li></ul>

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> <p>ADVANTAGE CREDIT, INC. 32065 CASTLE COURT SUITE 300 EVERGREEN, CO 80439 800-670-7993</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</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.

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

EXPERIAN  
PO BOX 2002  
ALLEN, TX 75013  
888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## Advantage Credit

Credit Reporting Services

32065 CASTLE COURT SUITE 300  
EVERGREEN, CO 80439  
Tel: 800-670-7993  
Fax: 800-670-8067

10/8/2024

INVOICE #23338956

LOANATIK, LLC. #7205  
4550 E CACTUS RD  
PHOENIX, AZ 85032

Date	Name	Description	Payments	Charges
10/8/2024	MARANTO, ALEX	1BUR	\$0.00	\$24.50

<b>Total Charges:</b>	\$24.50
<b>Taxes:</b>	\$0.00
<b>Total Payments:</b>	\$0.00
<b>Amount Due:</b>	\$24.50

*Note: If paying by check, please include the invoice or report number on the check.*