

Prepared for:  
**CARDINAL FINANCIAL COMPANY LP**  
 3701 ARCO CORPORATE DR STE 200, CHARLOTTE, NC  
 28273

File #: 61220636  
 Applicant: MARIA J MURILLO  
 Co-Applicant:  
 Date Ordered: 3/20/2021



### Qualifications

Credit score (from bureaus\*)  
 on Equifax

on Experian

on TransUnion

Negative mortgage history

In last 12 months

All time

Installment loans 10 months left

### Applicant

545

**Mid** 574

597

none

none

none

Co-applicant not ordered

### Key Indicators

Mid-score forecast, in 30 days ?

Collection accounts

Public records

In dispute

In credit counseling

Authorized user

Mortgage shopping (recent inquiries)

Alerts reported by bureaus ?

574

none

none



none



none



### Mid-Score Risk

If revolving balances rise, in 30 days ?

+\$250 no decrease  
 +\$1,000 ↘ 573

\*"Credit scores" are provided by the credit bureaus (see credit scoring section of credit report for details). Score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores.



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31550 WINTERPLACE PKWY, SALISBURY, MD 21804

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## MERGED INFILE CREDIT REPORT

<b>FILE #</b>	61220636 <b>FNMA #</b>	<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP	<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102	<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200	<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273	<b>REF. #</b>	1401127511		

### PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	MURILLO, MARIA J		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b> 9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		
<b>CURRENT ADDRESS</b>	611 DEVONSHIRE RD, HAPPAUGE, NY 11788			<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>				<b>LENGTH</b>	

### TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	4	33964	55640	1099	591
EDUCATION	2	9076	8964	0	0
OTHER INSTALLMENT	4	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	16	2470	8930	166	0
OTHER	0	0	0	0	0
<b>TOTAL</b>	<b>26</b>	<b>45510</b>	<b>73534</b>	<b>1265</b>	<b>591</b>

<b>SECURED DEBT</b>	33964	<b>OLDEST TRADLINE</b>	02/16
<b>UNSECURED DEBT</b>	11546	<b>REVOLVING CREDIT UTILIZATION</b>	28%
		<b>TOTAL DEBT/HIGH CREDIT</b>	62%

### DEROGATORY SUMMARY

<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	2	<b>INQUIRIES:</b>	2
<b>COLLECTIONS:</b>	0	<b>60 DAYS:</b>	2	<b>MOST RECENT LATE:</b>	03/21
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	1	<b>DISPUTES:</b>	2
<b>PUBLIC RECORDS:</b>	0	<b>OTHER:</b>	0		

### SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARIA J MURILLO - 731207966

SCORE: **545**

00039 - SERIOUS DELINQUENCY

00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS

00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

**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

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<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**SCORE MODELS**

TRANSUNION/FICO CLASSIC (04) - MARIA J MURILLO - 731207966  
 SCORE: **597**  
 039 - SERIOUS DELINQUENCY  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 005 - TOO MANY ACCOUNTS WITH BALANCES  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARIA MURILLO - 731207966  
 SCORE: **574**  
 39 - SERIOUS DELINQUENCY  
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 21 - AMOUNT PAST DUE ON ACCOUNTS  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

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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

J B [TOYOTA MTR](#) 03/21 01/18 \$33663 \$22869 \$591 36 9 2 1 I2  
 70402865558240001 02/21 AUTO 77 \$603 XP/TU/EF

Late Dates: 3/21-30, 2/21-30, 12/20-30, 11/19-30, 10/19-30, 5/19-90, 4/19-60, 3/19-30, 2/19-30, 1/19-60, 12/18-30, 9/18-30, 6/18-30  
 CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS; FIXED RATE

Trended	02/21	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20
Scheduled (\$)	-	603	603	603	603	603	603	603	-	-	-	-
Actual (\$)	-	1250	-	-	603	603	603	1192	-	-	-	-
Balance (\$)	-	22700	23744	23551	23358	23772	24184	24586	25502	-	-	-
	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
Scheduled (\$)	603	603	603	603	603	603	603	603	603	603	603	603
Actual (\$)	-	650	1009	605	-	800	-	1202	3000	-	-	603
Balance (\$)	26509	26312	26742	27522	27915	27686	28255	28031	28981	31183	30931	30670

J B [WESTLAKE FINANCIAL SVC](#) 02/21 04/17 \$21977 \$11095 \$0 47 0 0 0 I1  
 10032417 02/21 AUTO 072 \$496 XP/TU/EF

Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20
Scheduled (\$)	496	496	496	496	496	496	496	496	496	496	496	496

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	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

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<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

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	
		Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20		
		Actual (\$)	500	500	500	500	500	500	500	500	500	500	-	1000		
		Balance (\$)	11473	11775	12071	12410	12732	13049	13268	13604	13963	14149	14332	14332		
			01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19		
		Scheduled (\$)	496	496	496	496	496	496	496	496	496	496	496	-		
		Actual (\$)	-	500	500	1020	500	50	1010	496	496	-	992	-		
		Balance (\$)	14840	14840	15136	15472	16070	16492	16298	16880	17129	17251	17251	-		

B B [MOHELA/DEPT OF ED](#) 02/21 06/19 \$5561 \$5673 \$0 21 0 0 0 0 I1  
7479202844KM00002 02/21 EDU UNK \$0 [XP/TU/EF](#)

	<b>Trended</b>	<b>01/21</b>	<b>12/20</b>	<b>11/20</b>	<b>10/20</b>	<b>09/20</b>	<b>08/20</b>	<b>07/20</b>	<b>06/20</b>	<b>05/20</b>	<b>04/20</b>	<b>03/20</b>	<b>02/20</b>
	<b>Scheduled (\$)</b>	0	0	0	0	0	0	0	0	0	0	0	-
	<b>Actual (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Balance (\$)</b>	5673	5673	5673	5673	5673	5673	5673	5673	5673	5673	5673	5664
		<b>01/20</b>	<b>12/19</b>	<b>11/19</b>	<b>10/19</b>	<b>09/19</b>	<b>08/19</b>	<b>07/19</b>	<b>06/19</b>	<b>05/19</b>	<b>04/19</b>	<b>03/19</b>	<b>02/19</b>
	<b>Scheduled (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Actual (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Balance (\$)</b>	2946	2934	2921	2910	2897	2886	2873	2861	-	-	-	-

B B [MOHELA/DEPT OF ED](#) 02/21 06/19 \$3403 \$3403 \$0 21 0 0 0 0 I1  
7479202844KM00001 02/21 EDU UNK \$0 [XP/TU/EF](#)

	<b>Trended</b>	<b>01/21</b>	<b>12/20</b>	<b>11/20</b>	<b>10/20</b>	<b>09/20</b>	<b>08/20</b>	<b>07/20</b>	<b>06/20</b>	<b>05/20</b>	<b>04/20</b>	<b>03/20</b>	<b>02/20</b>
	<b>Scheduled (\$)</b>	0	0	0	0	0	0	0	0	0	0	0	-
	<b>Actual (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Balance (\$)</b>	3403	3403	3403	3403	3403	3403	3403	3403	3403	3403	3403	3403

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				DLA	ACCT TYPE	TERMS						SOURCE			
				01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19
		Scheduled (\$)		-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)		-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)		1702	1702	1702	1702	1702	1702	-	-	-	-	-	-

B B [TBOM/ATLS/FORTIVA THD](#) 03/21 11/16 \$1250 \$1200 \$0 51 0 0 0 R1  
777676\*\*\*\*\*9634 02/21 REV MIN \$69 [XP/TU/EF](#)

<b>Trended</b>	02/21	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20
<b>Scheduled (\$)</b>	69	69	69	66	58	58	58	55	40	23	-	58
<b>Actual (\$)</b>	80	100	70	100	60	60	100	200	253	27	-	819
<b>Balance (\$)</b>	1084	1137	1201	1123	974	1010	1045	993	487	23	-	0
	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
<b>Scheduled (\$)</b>	58	63	63	63	63	63	63	63	70	70	70	70
<b>Actual (\$)</b>	63	63	70	127	-	90	80	70	70	70	70	100
<b>Balance (\$)</b>	689	727	728	659	768	711	755	815	986	881	930	738

B B [CREDIT ONE BANK NA](#) 03/21 07/17 \$1300 \$667 \$0 45 0 0 0 R1  
444796\*\*\*\*\*6461 03/21 REV MIN \$34 [XP/TU/EF](#)

<b>Trended</b>	02/21	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20
<b>Scheduled (\$)</b>	59	56	66	62	66	60	51	30	30	30	30	24
<b>Actual (\$)</b>	60	250	-	126	-	100	35	674	330	224	38	1282
<b>Balance (\$)</b>	1162	1109	1318	1234	1317	1198	1002	531	370	256	242	24
	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
<b>Scheduled (\$)</b>	37	2	9	53	55	51	52	55	53	52	52	28
<b>Actual (\$)</b>	100	845	1017	110	-	100	100	53	52	52	28	100
<b>Balance (\$)</b>	739	2	9	1052	1087	1012	1038	1097	1058	1038	1021	549

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				DLA	ACCT TYPE	TERMS						SOURCE	

B B [WEBBANK/FINGERHUT](#) 03/21 03/16 \$4000 \$586 \$0 61 0 0 0 R1  
636992\*\*\*\*\*3112 02/21 REV MIN \$46 [XP/TU/EF](#)

Trended	02/21	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20
Scheduled (\$)	46	46	46	-	-	-	-	-	-	-	-	0
Actual (\$)	50	100	-	-	-	-	-	-	-	-	-	-
Balance (\$)	663	689	736	-	-	-	-	-	-	-	-	0
	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
Scheduled (\$)	124	125	119	132	133	134	128	130	139	140	140	133
Actual (\$)	150	-	330	150	150	-	130	269	150	133	-	419
Balance (\$)	2488	2517	2396	2645	2668	2689	2561	2603	2782	2800	2801	2670

B B [CITICARDS CBNA](#) 02/21 08/16 \$1000 \$17 \$0 54 0 0 0 R1  
542418\*\*\*\*\* 02/21 REV MIN \$17 [XP/TU/EF](#)

Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20
Scheduled (\$)	28	26	29	27	28	30	41	16	26	25	25	27
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	976	881	953	928	999	1002	988	16	942	867	732	881
	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19
Scheduled (\$)	25	25	25	70	72	68	49	26	26	29	25	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	812	842	430	1050	1059	1048	528	923	813	981	976	-

B B [AFFIRM INC](#) 06/20 08/19 \$384 \$0 \$0 11 0 0 0 I1  
6JGQU6SM 06/20 INST 012 \$0 [XP](#)

Trended	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19
Scheduled (\$)	34	34	34	34	34	34	34	34	34	-	-	-

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

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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**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	
		Trended	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19		
		Actual (\$)	50	50	50	-	80	19	50	50	-	-	-	-		
		Balance (\$)	58	106	155	204	201	279	295	340	385	-	-	-		

B B [AFFIRM INC](#) 02/20 11/19 \$593 \$0 \$0 4 0 0 0 I1  
E38IIMPC 02/20 INST 012 \$0 [XP](#)

<b>Trended</b>	<b>01/20</b>	<b>12/19</b>	<b>11/19</b>	<b>10/19</b>	<b>09/19</b>	<b>08/19</b>	<b>07/19</b>	<b>06/19</b>	<b>05/19</b>	<b>04/19</b>	<b>03/19</b>	<b>02/19</b>
<b>Scheduled (\$)</b>	53	53	-	-	-	-	-	-	-	-	-	-
<b>Actual (\$)</b>	53	-	-	-	-	-	-	-	-	-	-	-
<b>Balance (\$)</b>	475	594	-	-	-	-	-	-	-	-	-	-

B B [AFFIRM INC](#) 08/19 01/19 \$1095 \$0 \$0 7 0 0 0 I1  
KV6W7IT4 08/19 INST 012 \$0 [XP](#)

<b>Trended</b>	<b>07/19</b>	<b>06/19</b>	<b>05/19</b>	<b>04/19</b>	<b>03/19</b>	<b>02/19</b>	<b>01/19</b>	<b>12/18</b>	<b>11/18</b>	<b>10/18</b>	<b>09/18</b>	<b>08/18</b>
<b>Scheduled (\$)</b>	91	91	91	91	91	-	-	-	-	-	-	-
<b>Actual (\$)</b>	91	91	91	91	91	-	-	-	-	-	-	-
<b>Balance (\$)</b>	638	730	821	912	1003	-	-	-	-	-	-	-

J B [AHM](#) 11/20 03/19 \$14903 \$0 \$0 19 0 0 0 I1  
428226497 08/20 AUTO 72 \$0 [XP/TU/EF](#)  
FIXED RATE

<b>Trended</b>	<b>10/20</b>	<b>09/20</b>	<b>08/20</b>	<b>07/20</b>	<b>06/20</b>	<b>05/20</b>	<b>04/20</b>	<b>03/20</b>	<b>02/20</b>	<b>01/20</b>	<b>12/19</b>	<b>11/19</b>
<b>Scheduled (\$)</b>	-	-	248	248	248	248	248	248	248	248	248	248
<b>Actual (\$)</b>	-	-	-	300	400	400	300	300	300	300	300	300
<b>Balance (\$)</b>	-	-	10708	10708	10958	11290	11640	11878	12109	12346	12588	12814
	<b>10/19</b>	<b>09/19</b>	<b>08/19</b>	<b>07/19</b>	<b>06/19</b>	<b>05/19</b>	<b>04/19</b>	<b>03/19</b>	<b>02/19</b>	<b>01/19</b>	<b>12/18</b>	<b>11/18</b>
<b>Scheduled (\$)</b>	248	248	248	248	248	248	248	-	-	-	-	-
<b>Actual (\$)</b>	300	300	400	500	300	500	-	-	-	-	-	-

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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**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	
			10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19		12/18	11/18	
		Actual (\$)	300	300	400	500	300	500	-	-	-	-	-	-	-	
		Balance (\$)	13050	13300	13516	13841	14273	14511	14903	-	-	-	-	-	-	

A B [CAPITAL ONE BANK USA N](#) 10/18 07/17 \$500 \$0 \$0 15 0 0 0 R1  
517805\*\*\*\*\* 10/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED AT CONSUMER'S REQUEST; AUTHORIZED USER

Trended	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
<b>Scheduled (\$)</b>	4	-	-	-	-	-	-	-	-	-	-	-
<b>Actual (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance (\$)</b>	4	-	-	-	-	-	-	-	-	-	-	-

B B [CAPITAL ONE BANK USA N](#) 06/18 02/16 \$300 \$0 \$0 28 0 0 0 R1  
517805\*\*\*\*\* 04/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B [CB/VICSCRT](#) 02/21 12/19 \$500 \$0 \$0 14 0 0 0 R1  
513527\*\*\*\*\*5339 12/19 REV \$0 [EF](#)

CHARGE

Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20
<b>Scheduled (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Actual (\$)</b>	-	-	-	-	102	-	-	102	-	102	102	-
<b>Balance (\$)</b>	0	0	0	-	0	-	-	0	-	0	0	-
	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19
<b>Scheduled (\$)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Actual (\$)</b>	102	102	-	-	-	-	-	-	-	-	-	-
<b>Balance (\$)</b>	0	0	-	-	-	-	-	-	-	-	-	-

B B [CCB/MODELL](#) 03/21 12/16 \$380 \$0 \$0 41 1 1 0 R1  
578098\*\*\*\*\*5683 08/19 REV \$0 [XP/TU/EF](#)

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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

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

Late Dates: 4/20-60, 3/20-30

**CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS**

Trended	02/21	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	380	380	380
Balance (\$)	-	-	-	-	-	-	-	-	-	0	0	0
	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
Scheduled (\$)	-	-	-	-	-	-	14	13	12	27	-	-
Actual (\$)	380	380	380	380	380	380	-	-	-	227	-	-
Balance (\$)	0	0	0	0	0	0	380	333	288	255	-	-

B B

[COMENITYBANK/VICTORIA](#)

02/21

12/19

\$500

\$0

\$0

16

0

0

0

R1

539176\*\*\*\*\*

12/19

REV

\$0

[XP/TU](#)

Trended	01/21	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20
Scheduled (\$)	0	0	0	0	0	-	-	0	0	0	-	-
Actual (\$)	-	-	-	-	102	-	-	102	102	102	102	102
Balance (\$)	0	0	0	0	0	-	-	0	0	0	0	0
	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	102	102	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	-	-	-	-	-	-	-	-	-	-

B B	<a href="#">COMENITYCB/MYPLACERWD</a>	03/19	11/16	\$100	\$0	\$0	28	0	0	0	R1
	S 578097*****0625		02/19	REV	\$0						<a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

B B	<a href="#">CREDIT ONE BANK NA</a>	12/19	10/18	\$500	\$0	\$0	15	0	0	0	R1
	546645*****4196		11/19	REV	\$0						<a href="#">XP/TU/EF</a>

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<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP		<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200		<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273		<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	MURILLO, MARIA J		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**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

Trended	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18
<b>Scheduled (\$)</b>	10	5	25	25	25	25	25	25	25	-	-	-
<b>Actual (\$)</b>	5	-	-	-	-	-	-	337	100	-	-	-
<b>Balance (\$)</b>	10	5	0	0	0	0	0	0	188	-	-	-

A B [CREDIT ONE BANK NA](#) 10/19 07/17 \$700 \$0 \$0 27 0 0 0 R1  
444796\*\*\*\*\*4092 08/19 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; AUTHORIZED USER

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
<b>Scheduled (\$)</b>	7	29	31	29	36	34	25	-	-	-	-	-
<b>Actual (\$)</b>	567	95	-	150	-	50	599	-	-	-	-	-
<b>Balance (\$)</b>	7	567	615	573	710	662	411	-	-	-	-	-

J B [HY CITE/ROYAL PRESTIGE](#) 03/19 07/17 \$3065 \$0 \$0 20 0 0 0 I1  
23826006 03/19 INST UNK \$0 [XP/TU/EF](#)

INSTALLMENT SALES CONTRACT

B B [SYNCB/AMEAGL](#) 12/18 05/16 \$430 \$0 \$0 31 0 0 0 R1  
604410\*\*\*\*\* 08/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED BY CONSUMER

B B [SYNCB/OLDNAV](#) 06/18 03/17 \$200 \$0 \$0 15 0 0 0 R1  
601859\*\*\*\*\* 02/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED BY CONSUMER

B B [SYNCB/TJX](#) 06/18 11/16 \$180 \$0 \$0 19 0 0 0 R1  
604585\*\*\*\*\*2134 02/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED BY CONSUMER

B B [TD BANK USA/TARGETCRED](#) 03/18 06/16 \$300 \$0 \$0 21 0 0 0 R1  
585975\*\*\*\*\*6452 02/18 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED AT CONSUMER'S REQUEST

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<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**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
S	B	<a href="#">TOYOTA MOTOR CREDIT CO</a>	07/18	11/17	\$24509	\$0	\$0	8	0	0	0	I1
		70402865527950001		06/18	AUTO	060 \$0						<a href="#">XP/TU/EF</a>

ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

**COLLECTION ACCOUNTS**

\*\*\* NONE \*\*\*

**OTHER CREDIT HISTORY**

\*\*\* NONE \*\*\*

**INQUIRIES (LAST 90 DAYS)**

XP	B	02/08/21	<a href="#">BK OF AMER</a>	BANKING
TU	B	02/07/21	<a href="#">SYNCB/PAYPAL</a>	BANKING

**PUBLIC RECORDS**

\*\*\* NONE \*\*\*

**EXPERIAN FRAUD SHIELD**

\*\*\* FRAUD SHIELD \*\*\*

1 - MURILLO, MARIA J  
 \* INQ: CKPT: ENGINEERING-MANAGEMENT SERVICE ON FACS+ FILE/MORGA & SERRA CPAS LLP/611 DEVONSHIRE RD/HAUPPAUGE NY 11788/631.245.7609  
 \* FROM 12/01/20 INQ COUNT FOR SSN - 1  
 \* FROM 12/01/20 INQ COUNT FOR ADDRESS - 5  
 \* INPUT SSN ISSUED 2009 - 2010  
 \* 01 - INQUIRY/ONFILE CURRENT ADDRESS CONFLICT  
 \* 11 - INQUIRY ADDRESS: NON-RESIDENTIAL

**ALERT**

1 - MARIA MURILLO YOB: 1996 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**MISCELLANEOUS INFORMATION**

- Instant View Password: AV-A1AB27

- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 61220636 and password AV-A1AB27 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**

- EXPERIAN - PULLED ON: 03/20/21  
 NAME: MARIA MURILLO 731207966 DOB: 09/05/96  
 NAME: MARIA I MURILLO 731207966 DOB: N/A  
 SSN: 731207966  
 ADDRESS: 301 DEVONSHIRE RD, HAUPPAUGE, NY 11788-4533 - REPORTED 03/20 - 03/21  
 ADDRESS: 611 DEVONSHIRE RD, HAUPPAUGE, NY 11788-4526 - REPORTED 09/18 - 02/20  
 ADDRESS: 172 SUFFOLK AVE, BRENTWOOD, NY 11717-4202 - REPORTED 03/19  
 EMPLOYER: ENTERPRISE RENT A CAR// - REPORTED 03/19  
 EMPLOYER: EL RINCON// - REPORTED 11/17
- TRANSUNION - PULLED ON: 03/20/21 - INFILE DATE: 09/27/14  
 NAME: MARIA J MURILLO

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

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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		
<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			
<b>SOURCE OF INFORMATION</b>							
3	NAME: MURRILLO, MARIA NAME: DOB: 09/05/96 SSN: 731207966 ADDRESS: 301 DEVONSHIRE RD, HAUPPAUGE, NY 11788-4533 - REPORTED 03/20 ADDRESS: 611 DEVONSHIRE RD, HAUPPAUGE, NY 11788-4526 - REPORTED 09/18 ADDRESS: 1540 ISLIP AV, BRENTWOOD, NY 11717-6012 - REPORTED 09/14 EMPLOYER: EL RINCON/BARTENDER/ EQUIFAX - PULLED ON: 03/20/21 - INFILE DATE: 09/27/14 NAME: MARIA J MURILLO DOB: 09/05/96 NAME: MARIA MURRILLO SSN: 731207966 ADDRESS: 301 DEVONSHIRE RD, HAUPPAUGE, NY 11788 - REPORTED 04/20 - 03/21 ADDRESS: 172 SUFFOLK AVE, BRENTWOOD, NY 11717 - REPORTED 04/19 - 03/21 ADDRESS: 72 WALTER ST, BRENTWOOD, NY 11717 - REPORTED 07/16 - 08/18 EMPLOYER: ENTERPRISE RENT A CA// EMPLOYER: EL RINCON/BARTENDAR/						
<b>CREDITORS</b>							
1ST NTL BK OF MARIN CARD	POB 98872, LAS VEGAS, NV 89193					702-269-1000	
1STNATBK						888-224-8125	
AFFIRM INC	650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108					855-423-3729	
AHM	470 GRANBY ROAD, SOUTH HADLEY MA 01075					800-916-9930	
AMER HONDA	470 GRANBY RD SUITE 2, SOUTH HADLEY, MA 01075					413-552-1400	
BK OF AMER	PO BOX 982238, EL PASO, TX 79998					800-421-2110	
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060					800-955-7070	
CAPITAL ONE	PO BOX 85520, RICHMOND VA 23285					800-955-7070	
CAPITAL ONE BANK						800-955-7070	
CITI	PO BOX 6241, SIOUX FALLS SD 57117					800-633-7367	
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117					800-843-0777	
COMENITYCB/MODELLSMV P	PO BOX 182120, COLUMBUS, OH 43218					BYMAILONLY	
CREDIT ONE	PO BOX 98875, LAS VEGAS, NV 89193					877-825-3242	
Credit Plus, Inc.	31550 Winter Place Parkway, Salisbury, MD 21804					800-258-3488	
FHUT/WEBBK						800-208-2500	
FORTIVA HIC	POB 105555, ATLANTA, GA 30348					800-710-2961	
GEMB/AMERICAN EAGLE						800-843-0875	
GEMB/OLD NAVY						877-222-6868	
HY CITE/ROYAL PRESTIGE	333 HOLTZMAN RD, MADISON, WI 53713					608-273-3373	
MCCBG/OLDNAVY	PO BOX 103065, ROSWELL, GA 30076					877-222-6868	
MOHELA/DEPT OF ED	633 SPIRIT DR, CHESTERFIELD, MO 63005					888-866-4352	
MOHELA/DOFED	633 SPIRIT DRIVE, CHESTERFIELD, MO 63005					800-666-4352	
<b>ECOA KEY:</b> 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							

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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP	<b>DATE ORDERED</b>	3/20/2021	<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	CUST. # 10037102	<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>			
	3701 ARCO CORPORATE DR STE 200	<b>REF. #</b>	1401127511				
	CHARLOTTE, NC 28273						
<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MURILLO, MARIA J	<b>CO-APPLICANT</b>					
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>					
<b>CREDITORS</b>							
SYNCB/AMER EAGLE	PO BOX 965005, ORLANDO, FL 32896						800-843-0875
SYNCB/PPC	,						855-520-0991
SYNCB/TJX	PO BOX 965015, ORLANDO, FL 32896						800-982-6879
TBOM/ATLS/FORTIVA THD	PO BOX 10555, ATLANTA, GA 30310						888-247-0237
TD BANK USA/TARGETCRED	PO BOX 673, MINNEAPOLIS, MN 55440						888-755-5856
TOYOTA MOTOR CREDIT	1500 W PARK DR, WESTBOROUGH, MA 01581						800-874-8822
TOYOTA MOTOR CREDIT CO	1000 BRIDGEPORT AVE # 4T, SHELTON CT 06484						203-926-2500
TOYOTA MTR	111 W 22ND ST SUITE 420, OAKBROOK, IL 60521						630-368-6400
WEBBANK/FINGERHUT	6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303						800-208-2500
WEBBNK/FHUT	6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303						866-734-0342
WESTLAKE FIN	4751 WILSHIRE BLVD, LOS ANGELES CA 90010						888-739-9192
WESTLAKE FINANCIAL SVC	4751 WILSHIRE BLVD, LOS ANGELES, CA 90010						888-739-9192
<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.

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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<b>FILE #</b>	61220636	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/20/2021	<b>RQD' BY</b>	ERICA PRICE
<b>SEND TO</b>	CARDINAL FINANCIAL COMPANY LP			<b>DATE ORDERED</b>	3/20/2021		
	CUST. # 10037102			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	3701 ARCO CORPORATE DR STE 200			<b>PRICE</b>	\$19.05	<b>LOAN TYPE</b>	
	CHARLOTTE, NC 28273			<b>REF. #</b>	1401127511		

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	MURILLO, MARIA J			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	731-20-7966	<b>DOB</b>	9/5/1996	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**TREND SUMMARY**

<b>PAYMENT BEHAVIOR:</b>	REVOLVING	<b>PAYMENT RATIO:</b>	6.47 %
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**REVOLVING ACCOUNTS**

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
<b># OPEN ACCOUNTS</b>	6	6	6	6	7	6
<b># ACTIVE ACCOUNTS</b>	3	4	4	3	2	6
<b>CREDIT LIMIT</b>	5800	7800	7800	4550	8180	7550
<b>PREV BALANCE</b>	2935	4136	3310	3049	4797	0
<b>BALANCE</b>	2909	3911	4136	3207	756	5532
<b>SCHEDULED PAYMENT</b>	174	199	207	146	107	306
<b>ACTUAL PAYMENT</b>	190	450	70	364	2685	1318

**NON-REVOLVING ACCOUNTS**

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
<b>BALANCE</b>	0	43249	44595	45580	35441	48924
<b>PAYMENT</b>	0	1750	500	1103	350	1686

\*\*\* END OF REPORT 3/20/2021 7:53:12 AM \*\*\*

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**Borrower:** MARIA J MURILLO  
**Address:** 611 DEVONSHIRE RD  
**City, State, ZIP:** HAPPAUGE, NY 11788

**Social Security Number:** XXX-XX-7966  
**Telephone Number:** Not Provided

#### Summary

- |                                      |                          |
|--------------------------------------|--------------------------|
| ✔ No Fraud Alert on File             | ✔ No SSN Alert on File   |
| ✔ No Active Duty Alert on File       | ✘ Address Alert on File  |
| ✔ No Notice of Credit Freeze on File | ✔ No Other Alert on File |

#### Social Security Number Alerts

##### SSN Check: PASSED

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with Personal identifying information

#### Address Alerts

##### Address Check: Requires Investigation

- ✘ Verified Address with external information sources  
XP: INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
- ✔ Verified Address against known fraudulent activity
- ✘ Verified Address against commonly associated fraudulent activity indicators  
XP: INQUIRY ADDRESS: NON-RESIDENTIAL

#### Other Alerts

##### Additional Alerts Check: No Additional Alerts Found

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

RETURN SERVICE REQUESTED

MARIA J MURILLO  
611 DEVONSHIRE RD  
HAPPAUGE, NY 11788

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

Your Credit Score	
Your credit score	<b>574</b> Source: EXPERIAN Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 03/20/21
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	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.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	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.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 14 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"><li>• SERIOUS DELINQUENCY</li><li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li><li>• AMOUNT PAST DUE ON ACCOUNTS</li><li>• PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li><li>• TOO MANY INQUIRIES LAST 12 MONTHS</li></ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	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.
<b>How can you obtain a copy of your credit report?</b>	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 <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <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/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	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> .



### **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.

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

MURILLO, MARIA J  
611 DEVONSHIRE RD  
HAPPAUGE, NY 11788

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.

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

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

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
<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	<a href="http://transunion.com/myoptions">transunion.com/myoptions</a>	<a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>

The following information about your credit scores was created on 3/20/2021.

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### SCORE MODELS

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EQUIFAX/FICO CLASSIC V5 FACTA - MARIA J MURILLO - \*\*\*\*\*7966

SCORE: **545**

00039 - SERIOUS DELINQUENCY

00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS

00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

---

TRANSUNION/FICO CLASSIC (04) - MARIA J MURILLO - \*\*\*\*\*7966

SCORE: **597**

039 - SERIOUS DELINQUENCY

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

005 - TOO MANY ACCOUNTS WITH BALANCES

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

FA - INQUIRIES IMPACTED THE CREDIT SCORE

---

EXPERIAN/FAIR, ISAAC (VER. 2) - MARIA MURILLO - \*\*\*\*\*7966

SCORE: **574**

39 - SERIOUS DELINQUENCY

13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

21 - AMOUNT PAST DUE ON ACCOUNTS

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

08 - TOO MANY INQUIRIES LAST 12 MONTHS

---

# CONSUMER EXPLANATION LETTER

**FILE #:** 61220636  
**REFERENCE #:** 1401127511  
**APPLICANT:** MURILLO, MARIA J  
**CO-APPLICANT:**  
**ADDRESS:** 611 DEVONSHIRE RD  
HAPPAUGE, NY 11788

**CREDIT REPORT PROVIDED BY:**  
CREDIT PLUS  
31550 WINTERPLACE PKWY  
SALISBURY, MD 21804  
VOICE: (800) 258-3488  
FAX (800) 258-3287

**RE:** CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to CARDINAL FINANCIAL COMPANY LP in association with your recent application.

A brief statement may be required by CARDINAL FINANCIAL COMPANY LP to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries\*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to CARDINAL FINANCIAL COMPANY LP promptly. If you are unsure of the explanation(s) required, please contact CARDINAL FINANCIAL COMPANY LP.

IT IS VERY IMPORTANT that you respond to CARDINAL FINANCIAL COMPANY LP IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:  
**CARDINAL FINANCIAL COMPANY LP**  
3701 ARCO CORPORATE DR STE 200  
CHARLOTTE, NC 28273  
Phone: 8555614944

\* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION  
PO BOX 2000  
CHESTER, PA 19016  
800-916-8800  
transunion.com/myoptions

EXPERIAN  
PO BOX 2002  
ALLEN, TX 75013  
888-397-3742  
www.experian.com

EQUIFAX  
PO BOX 740241  
ATLANTA, GA 30374  
800-685-1111  
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

## DEROGATORY ACCOUNTS

001											
ECOA / WHOSE J / B		ACCT TYPE AUTO	REPORTED 03/21	HI CREDIT \$33663	PAYMENT \$603	30 9	60 2	90+ 1	DELINQ 30		
SOURCE XP/TU/EF	TOYOTA MTR 70402865558240001	TERM 77	OPENED 01/18	BALANCE \$22869	PAST DUE \$591	03/21 02/21 12/20 11/19 10/19 03/19 02/19 12/18 09/18 06/18	04/19 01/19	05/19	MO REV 36	LAST LATE 03/21	DLA 02/21
CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS; FIXED RATE											
EXPLANATION:											
OUTCOME:											

# CONSUMER EXPLANATION LETTER

FILE #: 61220636  
 REFERENCE #: 1401127511  
 APPLICANT: MURILLO, MARIA J  
 CO-APPLICANT:  
 ADDRESS: 611 DEVONSHIRE RD  
 HAPPAUGE, NY 11788

CREDIT REPORT PROVIDED BY:  
 CREDIT PLUS  
 31550 WINTERPLACE PKWY  
 SALISBURY, MD 21804  
 VOICE: (800) 258-3488  
 FAX (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

## DEROGATORY ACCOUNTS

002											
ECOA / WHOSE B / B	CCB/MODELL 578098*****5683	ACCT TYPE REV	REPORTED 03/21	HI CREDIT \$380	PAYMENT \$0	30 1	60 1	90+ 0	CUR WAS 60		
SOURCE XP/TU/EF		TERM -	OPENED 12/16	BALANCE \$0	PAST DUE \$0	03/20	04/20	-	MO REV 41	LAST LATE 04/20	DLA 08/19
CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS											
EXPLANATION:											
OUTCOME:											

## PUBLIC RECORDS

\*\*\* NONE \*\*\*

## ADDRESSES

Address	Time Frame	Source	Do You Currently Own This Property?
001. 1540 ISLIP AVE, BRENTWOOD, NY 11717	09/14 - 09/14	TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
002. 172 SUFFOLK AVE, BRENTWOOD, NY 11717	03/19 - 03/19, 04/19 - 03/21	XP/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
003. 301 DEVONSHIRE RD, HAUPPAUGE, NY 11788	03/20 - 03/21, 03/20 - 03/20, 04/20 - 03/21	XP/TU/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
004. 611 DEVONSHIRE RD, HAPPAUGE, NY 11788	CURRENT	User Supplied-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
005. 611 DEVONSHIRE RD, HAUPPAUGE, NY 11788	09/18 - 02/20, 09/18 - 09/18	XP/TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
006. 72 WALTER ST, BRENTWOOD, NY 11717	07/16 - 08/18	EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

## CONSUMER EXPLANATION LETTER

**FILE #:** 61220636  
**REFERENCE #:** 1401127511  
**APPLICANT:** MURILLO, MARIA J  
**CO-APPLICANT:**  
**ADDRESS:** 611 DEVONSHIRE RD  
HAPPAUGE, NY 11788

**CREDIT REPORT PROVIDED BY:**  
CREDIT PLUS  
31550 WINTERPLACE PKWY  
SALISBURY, MD 21804  
VOICE: (800) 258-3488  
FAX (800) 258-3287

**RE:** CREDIT ACCOUNTS AND INQUIRIES

### INQUIRIES (LAST 90 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. BK OF AMER	02/08/21	XP-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
<b>Explanation:</b>			
002. SYNCB/PAYPAL	02/07/21	TU-B	<input type="radio"/> YES <input checked="" type="radio"/> NO
<b>Explanation:</b>			

### NAME VARIATION

#### APPLICANT

Name	Source	Explanation
001. MARIA I MURILLO	XP	
002. MURRILLO, MARIA	TU/EF	

### ADDITIONAL REMARKS

\*\*\* NONE \*\*\*

\*\*\* 3/20/2021 7:53:14 AM \*\*\*

Borrower Signature \_\_\_\_\_

Date \_\_\_\_\_

\*\* REMIT ALL CORRESPONDENCE TO:

CARDINAL FINANCIAL COMPANY LP  
3701 ARCO CORPORATE DR STE 200  
CHARLOTTE, NC 28273