

Attention:	NILES, STACEY	Report Type:	Merged Credit Report
Client Name:	GUILD MTG CO-HEALDSBURG #573	Sources:	XPN TU EFX
Client ID:	2006303	Order Number:	4172070205PQ
Loan Number:	5732002651G1	Original Order Number:	
First Issued:	01/02/2025	Product Price:	\$54.00
Last Updated:	01/02/2025	Other:	\$0.00
		Total:	\$54.00

Borrower Information

Borrower:	LAZARO CARDENAS JR	Co-Borrower:	
Borrower SSN:	626-66-9645	Co-Borrower SSN:	
Borrower DOB:	01/09/1992	Co-Borrower DOB:	
Current Address:	3311 NICOL AVE, OAKLAND, CA 94602		

Credit Scores

FICO Classic

LAZARO CARDENAS JR	783	Experian Fair Isaac Score 2
1	Current balances on accounts	
12	Length of revolving account history	
10	Proportion of balance to high credit on bank revolving or all revolving accounts	
	This factor has no description	
LAZARO CARDENAS JR	780	TransUnion Fair Isaac Score 4
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	
3	Proportion of loan balances to loan amounts is too high	
11	Amount owed on revolving accounts is too high	
14	Length of time accounts have been established	
LAZARO CARDENAS JR	774	Equifax Beacon 5
30	Time since most recent account opening is too short	
6	Too many consumer finance company accounts	
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	
5	Too many accounts with balances	

Derogatory Tradelines

None Reported

Collections

None Reported

Tradelines									
Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+

MOHELA	10/24	08/24	69398		INST	Inst			
81E00320240827240904	10/24	B		68700	01	1	0	0	0

UnknownLoanType

ACCOUNT REPORTED FOR: BORROWER

EFX1

10/24: -C-

EFX1: PAYMENT DEFERRED

EFX1: FIXED RATE

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

MOHELA/DEPT OF ED	06/24	03/15	49399	260	300 MO	Inst			
8188844201KM00002	06/24	B		49925	01	48	0	0	0

Educational

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1

06/24: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC---CCCCCCC

XPN1: OPEN ACCOUNT

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

MOHELA/DEPT OF ED	06/24	01/21	19423	103	300 MO	Inst			
8188844201KM00001	06/24	B		19796	01	41	0	0	0

Educational

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1

06/24: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC-----CCCC

XPN1: OPEN ACCOUNT

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

JPMCB CARD	12/24	12/17	4044	40	REV	Rev			
414720259202	12/24	B	21100	5723	01	84	0	0	0

CreditCard

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1 EFX1

12/24: CC

XPN1: OPEN ACCOUNT

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

EFX1: FLEXIBLE SPENDING CREDIT CARD

EFX1: AMOUNT IN H/C COLUMN IS CREDIT LIMIT

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

Tradelines									
Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+

53 BANK NA	06/22	12/17	0		PAID	Inst			
884919259	05/22	B		24211	01	54	0	0	0

Automobile

ACCOUNT REPORTED FOR: BORROWER

EFX1 XPN1 TU1

06/22: --CC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: CLOSED ACCOUNT

EFX1: PAID ACCOUNT. ZERO BALANCE

EFX1: AUTO

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

CBNA	12/19	06/14	0		REV	Rev			
4269390023846143	03/16	B	4000	1103	01	66	0	0	0

CreditCard

ACCOUNT REPORTED FOR: BORROWER

TU1 XPN1 EFX1

12/19: -CC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT CLOSED BY CREDIT GRANTOR

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: INACTIVE ACCOUNT

EFX1: PAID ACCOUNT. ZERO BALANCE

EFX1: AMOUNT IN H/C COLUMN IS CREDIT LIMIT

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

DEPT OF ED/AIDVANTAGE	03/15	09/10	0		PAID	Inst			
99089441891E00120100	03/15	B		9500	01	48	0	0	0

916

Educational

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1 EFX1

03/15: --CC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: CLOSED ACCOUNT

EFX1: PAID ACCOUNT. ZERO BALANCE

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

Tradelines									
Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOCA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
DEPT OF ED/AIDVANTAGE	03/15	09/11	0		PAID	Inst			
99089441891E00220110	03/15	B		10500	01	42	0	0	0
916									
Educational									
ACCOUNT REPORTED FOR: BORROWER									
XPN1 TU1 EFX1									
03/15: --CC									
XPN1: PAID ACCOUNT. ZERO BALANCE									
XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
XPN1: ACCOUNT/PAID SATISFACTORILY									
TU1: CLOSED ACCOUNT									
EFX1: PAID ACCOUNT. ZERO BALANCE									
IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH									
DEPT OF ED/AIDVANTAGE	03/15	09/12	0		PAID	Inst			
99089441891E00320120	03/15	B		5000	01	30	0	0	0
918									
Educational									
ACCOUNT REPORTED FOR: BORROWER									
XPN1 TU1 EFX1									
03/15: --CC									
XPN1: PAID ACCOUNT. ZERO BALANCE									
XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
XPN1: ACCOUNT/PAID SATISFACTORILY									
TU1: CLOSED ACCOUNT									
EFX1: PAID ACCOUNT. ZERO BALANCE									
IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH									
DEPT OF ED/AIDVANTAGE	03/15	09/12	0		PAID	Inst			
99089441891E00420120	03/15	B		7500	01	30	0	0	0
918									
Educational									
ACCOUNT REPORTED FOR: BORROWER									
XPN1 TU1 EFX1									
03/15: --CC									
XPN1: PAID ACCOUNT. ZERO BALANCE									
XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
XPN1: ACCOUNT/PAID SATISFACTORILY									
TU1: CLOSED ACCOUNT									
EFX1: PAID ACCOUNT. ZERO BALANCE									
IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH									

Tradelines									
Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+

DEPT OF ED/AIDVANTAGE	03/15	09/13	0		PAID	Inst			
99089441891E00620130	03/15	B		11892	01	18	0	0	0
916									

Educational

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1 EFX1

03/15: --CCCCCCCCCCCCCCCC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: CLOSED ACCOUNT

EFX1: PAID ACCOUNT. ZERO BALANCE

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

FEDLOAN	12/21	03/15	0		PAID	Inst			
8188844201FD00001	12/21	B		49925	01	80	0	0	0

Educational

ACCOUNT REPORTED FOR: BORROWER

TU1 EFX1

12/21: -CCCCCCC---CCCCCCCCCCC---CCCCCCCCCCCCCCCCCCCCCCCCCCCC

TU1: ACCOUNT TRANSFERRED TO ANOTHER LENDER

EFX1: ACCOUNT TRANSFERRED TO ANOTHER LENDER

EFX1: STUDENT LOAN ACCOUNT

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

KIA FINANCE AMERICA	04/20	12/15	0		PAID	Inst			
20151204511681	04/20	B		18536	01	52	0	0	0

Automobile

ACCOUNT REPORTED FOR: BORROWER

XPN1 TU1 EFX1

04/20: -CC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: CLOSED ACCOUNT

EFX1: PAID ACCOUNT. ZERO BALANCE

EFX1: AUTO

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

MOHELA	10/24	01/21	0		PAID	Inst			
81E00120210112240709	08/24	B		19796	01	45	0	0	0

Educational

ACCOUNT REPORTED FOR: BORROWER

EFX1

10/24: -----CCCCCCCCCCCCCCCCCCCC

EFX1: PAID ACCOUNT. ZERO BALANCE

EFX1: STUDENT LOAN ACCOUNT

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

Tradelines									
Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+

MOHELA	10/24	03/15	0		PAID	Inst			
81E00220150316240709	08/24	B		49925	01	51	0	0	0

Educational

ACCOUNT REPORTED FOR: BORROWER

EFX1

10/24: -----CCCCCCCCCCCCCCCCCCCC

EFX1: PAID ACCOUNT. ZERO BALANCE

EFX1: STUDENT LOAN ACCOUNT

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

SCHOOLSFAST	09/16	03/11	0		REV	Rev			
7873690800	09/14	B	300	300	01	66	0	0	0

ChargeAccount

ACCOUNT REPORTED FOR: BORROWER

EFX1

09/16: -

EFX1: ACCOUNT CLOSED BY CONSUMER

EFX1: PAID ACCOUNT. ZERO BALANCE

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

WFBNA CARD	09/18	06/14	0		REV	Rev			
446542033726	06/18	B	2500	2500	01	51	0	0	0

CreditCard

ACCOUNT REPORTED FOR: BORROWER

TU1 XPN1 EFX1

09/18: -CC

XPN1: PAID ACCOUNT. ZERO BALANCE

XPN1: THIS IS AN ACCOUNT IN GOOD STANDING

XPN1: ACCOUNT CLOSED BY CONSUMER

XPN1: ACCOUNT/PAID SATISFACTORILY

TU1: CREDIT LINE CLOSED BY CUSTOMER

EFX1: ACCOUNT CLOSED BY CONSUMER

EFX1: PAID ACCOUNT. ZERO BALANCE

IR: [SUPPLEMENT EXPRESS](#) / [RESCORE EXPRESS](#) / [ACCOUNT REFRESH](#)

Public Records

None Reported

Inquiries

GUILD MORTGAGE COMPA FINANCE	01/02/25	TU1
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Addresses

Address	Status	ECOA	Reported Date	Repository
3311 NICOL AVE OAKLAND, CA 94602	Current	B		
3311 NICOL AVE OAKLAND, CA 946023618	Current	B	04/24	XPN1 TU1 EFX1
3309 NICOL AVE OAKLAND, CA 946023618	Prior	B	02/24	XPN1 EFX1
1714 21ST ST APT 334 SACRAMENTO, CA 958116874	Prior	B	07/23	XPN1 TU1 EFX1

Addresses				
Address	Status	ECOA	Reported Date	Repository
2112 TEVIS RD SACRAMENTO, CA 95825-0254	Prior	B	12/20	TU1

Employment				
Name	Employer Position	Status	Reported Date	Repository
LAZARO CARDENAS JR	UNITED FOOD COMMERICIA	Current	07/14	XPN1
LAZARO CARDENAS JR	UC RIVERSIDE	Prior	06/14	XPN1

Information and Alerts				
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XPN1

OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XPN) (XPN1)

CREDIT PULLED ON: 01/02/2025

DOB: 01/09/1992 Age: 33

AKA: LAZARO CARDENAS

SSN MATCH INDICATOR: YYYYYYYYYY

DISPLAYED SSN IS THE SAME AS INQUIRY SSN

TU1

CREDIT PULLED ON: 01/02/2025

HIGH RISK FRAUD ALERT: (H01) Available and Clear (TU)

DOB: 01/09/1992 Age: 33

05 - Exact match between SSN on input and SSN on file

EFX1

CREDIT PULLED ON: 01/02/2025

DOB: 01/09/1992 Age: 33

CREDIT REPORT SSN: 626669645

INQUIRY SSN: 626669645

Consumer Statements	
None Reported	
Summary	

	Borrower
Number of Trades Reported	17
Number of Open trades	4
Number of Trades w/Balance	4
Number of Inquiries last 120 days	1
Number of Delinquent Trades	0
Number of 30 Day Mortgage Delinquencies	0
Number of 60 Day Mortgage Delinquencies	0
Number of 90 Day Mortgage Delinquencies	0
Installments - Monthly Payments	\$363
Installments - Outstanding Balance	\$138,220
Revolving - Monthly Payments	\$40
Revolving - Outstanding Balance	\$4,044
Mortgage - Monthly Payments	\$0
Mortgage - Outstanding Balance	\$0

Creditor Information List			
Creditor Name	Phone Number	Street Address	City, State Postal Code
53 BANK NA	5135795200	FIFTH THIRD CENTER	CINCINNATI, OH 45263
CBNA	8885741301	PO BOX 6497	SIOUX FALLS, SD 57117
DEPT OF ED/AIDVANTAG	8007221300	PO BOX 300001	GREENVILLE, TX 75403
FEDLOAN	8006992908	POB 60610	HARRISBURG, PA 17106
GUILD MORTGAGE COMPA	8004734633	13030 EUCLID STREE	GARDEN GROVE, CA 92842
JPMCB CARD	8009559900	800 BROOKSEDGE BLVD	WESTERVILLE, OH 43081
KIA FINANCE AMERICA	8663315632	PO BOX 20815	FOUNTAIN VALLEY, CA 92728

Creditor Information List

Creditor Name	Phone Number	Street Address	City, State Postal Code
MOHELA/DEPT OF ED	8008664352	633 SPIRIT DRIVE	CHESTERFIELD, MO 63005
SCHOOLSFAST	7145474141	2115 N BROADWAY	SANTA ANA, CA 92711-1547
WFBNA CARD	8777785697	PO BOX 5445	PORTLAND, OR 97228

Lien & Judgment Report

To order a Lien & Judgment Report for this report, [Click Here](#)

For more information about LexisNexis Lien & Judgment Report, [Click Here](#)

PreCloseCredit Report

To order a PreCloseCredit Report for this report, [Click Here](#)

For more information about Informative Research's PreCloseCredit Report, [Click Here](#)

Trend Total Addendum

To view the Trend Total Report, [Click Here](#)

Credit Data Repository Information

Repository Name	Phone Number	Street Address	City, State Postal Code
Experian	(800) 509-8495	P.O. Box 9701	Allen, TX 75013
TransUnion	(800) 916-8800	P.O. Box 1000	Chester, PA 19016
Equifax Credit Information	(800) 203-7843	P.O. Box 740256	Atlanta, GA 30374

Itemization of Assets and Debt Worksheet									
Creditor	Open Date	DLA	High Balance	Adjusted Balance	Term	Current Status	Payment History		
Account Number	Reported Date				Payment		30	60	90+
Loan Type									
MOHELA	08/24	10/24	68700		INST	I-01	0	0	0
81E00320240827240904	10/24		69398			(EFX1)			
UnknownLoanType									
MOHELA/DEPT OF ED	03/15	06/24	49925		300 MO	I-01	0	0	0
8188844201KM00002	06/24		49399		260	(XPN1 TU1)			
Educational									
MOHELA/DEPT OF ED	01/21	06/24	19796		300 MO	I-01	0	0	0
8188844201KM00001	06/24		19423		103	(XPN1 TU1)			
Educational									
JPMCB CARD	12/17	12/24	5723		REV	R-01	0	0	0
414720259202	12/24		4044		40	(XPN1			
CreditCard						TU1 EFX1)			

Total Adjusted Balances: _____ , And Total Payments: _____