



# Advantage Credit

Credit Reporting Services

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

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## MERGED INFILE CREDIT REPORT

<b>FILE #</b>	23654356	<b>FNMA #</b>		<b>DATE COMPLETED</b>	12/5/2024	<b>RQD' BY</b>	AHMAD AZIZI
<b>SEND TO</b>	Option Funding Inc. CUST. # 50C0479			<b>DATE ORDERED</b>	12/5/2024	<b>REPOSITORY</b>	XP/TU/EF
				<b>PRICE</b>		<b>PRPD' BY</b>	
				<b>REF. #</b>	2411140186	<b>LOAN TYPE</b>	

### PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	CRUZ, JETZUVELY			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	625-47-8780	<b>DOB</b>	10/8/2004	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>	UNMARRIED			<b>DEPENDENTS</b>			
<b>CURRENT ADDRESS</b>	348 E AVENUE J-14, LANCASTER, CA 93535*				<b>LENGTH</b>		
<b>PREVIOUS ADDRESS</b>					<b>LENGTH</b>		

### SCORE MODELS

TRANSUNION/FICO CLASSIC (04) - JETZUVELY CRUZ - 625478780

SCORE: **758**

027 - TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - JETZUVELY CRUZ - 625478780

SCORE: **751**

14 - LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 24 - NO RECENT REVOLVING BALANCES  
 19 - TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED

EQUIFAX/FICO CLASSIC V5 FACTA - JETZUVELY CRUZ - 625478780

SCORE: **728**

00019 - TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00032 - LACK OF RECENT INSTALLMENT LOAN INFORMATION

### ALERT

1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

### MISCELLANEOUS INFORMATION

- Original Broker Report #: 23597818

- Instant View Password: BE-2E70C1

- To verify the authenticity of this credit report, please visit <https://credit.advcredit.com> and click on the Instant View link. Enter Identifier # 23654356 and password BE-2E70C1 to view the report. For any inquiries regarding this report or services provided by ADVANTAGE CREDIT, INC. please contact us at 800-670-7993.

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**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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**OPEN ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	BANK OF AMERICA 4400664643497788 Directory: 8004212110 PO BOX 982235 EL PASO, TX 79998	12/24	04/23 10/24	\$500 REV	\$0 \$0	\$0	20	0	0	0	AS AGREED <u>XP/TU/EF</u>
		SECURED CREDIT CARD - REVOLVING TERMS										

**CLOSED ACCOUNTS**

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

**DEROGATORY ACCOUNTS**

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

**OTHER CREDIT HISTORY**

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

**PUBLIC RECORDS**

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

**INQUIRIES (LAST 120 DAYS)**

XP/EF	B	12/04/24	ADVANTAGE CREDIT INC	FINANCE
TU	B	12/04/24	OPTION FUNDING INC	MISC
XP/EF	B	11/27/24	ADVANTAGE CREDIT INC	FINANCE
TU	B	11/27/24	LOANSTREAM MORTGAGE	MISC
XP/EF	B	11/07/24	ADVANTAGE CREDIT INC	FINANCE
TU	B	11/07/24	OPTION FUNDING INC	MISC
XP/EF	B	10/08/24	ADVANTAGE CREDIT INC	FINANCE
TU	B	10/08/24	OPTION FUNDING INC	MISC
XP/EF	B	09/23/24	XACTUS-AVANTUS	FINANCE
XP/EF	B	08/28/24	UNISOURCE CREDIT LLC	FINANCE
TU	B	08/28/24	MFI CREDIT S	MISC
EF	B	08/13/24	XACTUS	MISC

**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 ADVANTAGE CREDIT customer service.

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**TRADE SUMMARY**

	#	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	1	0	500	0	0
OTHER	0	0	0	0	0
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>500</b>	<b>0</b>	<b>0</b>

<b>SECURED DEBT</b>	0	<b>OLDEST TRADELINE</b>	04/23
<b>UNSECURED DEBT</b>	0	<b>REVOLVING CREDIT UTILIZATION</b>	0%
		<b>TOTAL DEBT/HIGH CREDIT</b>	0%

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	0	<b>INQUIRIES:</b>	12
<b>COLLECTIONS:</b>	0	<b>60 DAYS:</b>	0	<b>MOST RECENT LATE:</b>	--/--
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	0	<b>DISPUTES:</b>	0
<b>PUBLIC RECORDS:</b>	0	<b>OTHER:</b>	0		

**MORTGAGE SUMMARY**

	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
<b># OF 30 DAY MTG DELINQ</b>	0	
<b># OF 60 DAY MTG DELINQ</b>	0	
<b># OF 90 DAY MTG DELINQ</b>	0	
<b># OF INQUIRIES</b>	12	
<b>TRADELINE COUNT</b>	1	

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## TREND SUMMARY

## REVOLVING ACCOUNTS

## NON-REVOLVING ACCOUNTS

### SOURCE OF INFORMATION

## CREDITORS

## DISCLAIMER

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**DISCLAIMER**

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

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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

\*\*\* END OF REPORT 12/18/2024 4:24:46 PM \*\*\*

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