



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

FILE #	23653822	FNMA #		DATE COMPLETED	12/18/2024	RQD' BY	AHMAD AZIZI
SEND TO	Option Funding Inc. CUST. # 50C0479			DATE ORDERED	12/18/2024		
				REPOSITORIES	XP/TU/EF*	PRPD' BY	
				PRICE		LOAN TYPE	
				REF. #	2411140186		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TENORIO, RUPERTO CONTRERAS			CO-APPLICANT			
SOC SEC #	973-88-8459	DOB	3/27/1980	SOC SEC #		DOB	
MARITAL STATUS	MARRIED			DEPENDENTS			
CURRENT ADDRESS	348 EAST AVENUE J14, LANCASTER, CA 93535				LENGTH		
PREVIOUS ADDRESS					LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - RUPERTO CONTRERAS - *****8459

SCORE: **735**

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - RUPERTO CONTRERAS - *****0000

SCORE: **704**

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - RUPERTO CONTRERAS TENORIO

SCORE: **698**

16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 14 - LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED
 15 - LACK OF RECENT BANK/NATIONAL REVOLVING INFORMATION
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

MISCELLANEOUS INFORMATION

- Original Broker Report #: 23652098

- Instant View Password: BE-BF52D1

- To verify the authenticity of this credit report, please visit <https://credit.advcredit.com> and click on the Instant View link. Enter Identifier # 23653822 and password BE-BF52D1 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

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

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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	BSI FINANCIAL SERVICES 1703005214 Directory: 800-327-7861 A COMMON WEALTH PLACE TITUSVILLE, PA 16354	11/24	09/22 11/24	\$221250 MTG	\$217508 360 \$2407	\$0	13	0	0	0	AS AGREED <u>XP/TU/EF</u>
		CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
B	B	CIG FINCL 2813212 Directory: 7142507102 18218 EAST MCDURMOTT IRVINE, CA 92614	06/24	06/23 06/24	\$23083 AUTO	\$21256 72 \$524	\$0	11	0	0	0	AS AGREED <u>TU/EF</u>
B	B	BK OF AMER 4400664747586908 400 CHRISTIANA RD NEWARK, DE 19713	12/24	08/20 --/--	\$4600 REV	\$0 \$0	\$0	52	0	0	0	AS AGREED <u>TU/EF</u>
B	B	CAP ONE 517805864517 Directory: 8009557070 PO BOX 85015 RICHMOND, VA 23285-5075	12/24	08/20 --/--	\$3600 REV	\$0 \$0	\$0	50	0	0	0	AS AGREED <u>TU/EF</u>
B	B	CURACAO 5441462599 Directory: 213-3864412 1605 W OLYMPIC BV LOS ANGELES, CA 90015	11/24	07/18 04/22	\$3250 REV	\$0 \$0	\$0	76	0	0	0	AS AGREED <u>TU/EF</u>
B	B	DN RBRTO JWLL 73156895 Directory: 949-361-6700 1020 CALLE RECODO SAN CLEMENTE CA 92673	06/22	07/20 05/22	\$1700 REV	\$0 \$0	\$0	23	0	0	0	AS AGREED <u>TU/EF</u>

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CLOSED 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	AUTONATION 2794350 Directory: 9492507102 18218 E MC DURMOTT STE A1 IRVINE, CA 92714-6724	09/23	04/23 07/23	\$21796 AUTO	\$0 66 \$0	\$0	03	0	0	0	PAID TU/EF
B	B	LA CURACAO 5441462500 Directory: 2133864412 1605 W. OLYMPIC BLVD #520 LOS ANGELES, CA 90015 INSTALLMENT SALES CONTRACT	11/24	07/18 05/20	\$615 INST	\$0 3 \$0	\$0	76	0	0	0	PAID TU/EF
B	B	OPORTUN/PA 6376068 UNSECURED	12/24	03/24 --/--	\$5108 INST	\$0 37 \$0	\$0	07	0	0	0	PAID TU/EF
B	B	OPORTUNPROG 3769307 Directory: 866-488-6090 CLOSED	07/21	09/19 07/21	\$2290 INST	\$0 22 \$0	\$0	21	0	0	0	PAID TU

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
B	B	SIERRALENDIN 52001362RC Late Dates: 1/23-30, 12/22-30 SECURED	03/23	11/22 01/23	\$221250 MTG	- 30 -	-	04	2	0	0	PD WAS 30 TU

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

REMARKS

1 - EXPERIAN MESSAGE: CKPT: INPUT SSN INVALID-OUT OF RANGE

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INQUIRIES (LAST 120 DAYS)

EF	B	12/17/24	<u>CREDCO</u>	MISC
XP/EF	B	11/27/24	<u>ADVANTAGE CREDIT INC</u>	FINANCE
XP/EF	B	11/27/24	<u>XACTUS-AVANTUS</u>	FINANCE
TU	B	11/27/24	<u>LOANSTREAM MORTGAGE</u>	MISC
TU	B	11/27/24	<u>OCMBC INC</u>	BANKING
XP/EF	B	11/07/24	<u>ADVANTAGE CREDIT INC</u>	FINANCE
TU	B	11/07/24	<u>OPTION FUNDING INC</u>	MISC
XP/EF	B	10/07/24	<u>ADVANTAGE CREDIT INC</u>	FINANCE
TU	B	10/07/24	<u>OPTION FUNDING INC</u>	MISC
TU	B	08/28/24	<u>MFI CREDIT S</u>	MISC
EF	B	08/28/24	<u>UNISOURCE CREDIT LLC</u>	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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	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	217508	221250	2407	0
AUTO	2	21256	23083	524	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	3	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	4	0	13150	0	0
OTHER	0	0	0	0	0
TOTAL	11	238764	257483	2931	0

SECURED DEBT	238764	OLDEST TRADELINE	07/18
UNSECURED DEBT	0	REVOLVING CREDIT UTILIZATION	0%
		TOTAL DEBT/HIGH CREDIT	93%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	1	INQUIRIES:	11
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	01/23
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

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MORTGAGE SUMMARY							
	APPLICANT		CO-APPLICANT				
# OF 30 DAY MTG DELINQ	1						
# OF 60 DAY MTG DELINQ	0						
# OF 90 DAY MTG DELINQ	0						
# OF INQUIRIES	11						
TRADELINE COUNT	11						

TREND SUMMARY							
PAYMENT BEHAVIOR:	REVOLVING			PAYMENT RATIO:	0.00%		

REVOLVING ACCOUNTS							
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO	
# OPEN ACCOUNTS	4	4	4	4	4	4	
# ACTIVE ACCOUNTS	1	1	1	1	1	1	
CREDIT LIMIT	3600	6850	6850	6850	6850	6850	
PREV BALANCE	3436	3482	3457	3389	3347	0	
BALANCE	3386	3436	3482	3412	3288	1908	
SCHEDULED PAYMENT	123	128	127	125	124	64	
ACTUAL PAYMENT	0	0	0	0	0	0	

NON-REVOLVING ACCOUNTS							
	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO	
BALANCE	4438	222196	222445	218309	241563	0	
PAYMENT	198	2605	2704	2407	2757	0	

SOURCE OF INFORMATION							
1	EXPERIAN - PULLED ON: 12/18/24 NAME: RUPERTO CONTRERAS TENORIO DOB: 03/27/80 ADDRESS: 348 E AVENUE J14, LANCASTER, CA 93535-4046 - REPORTED 12/23 EMPLOYER: GALLERIA MARKET//LOS ANGELES CA - REPORTED 11/24						
2	TRANSUNION - PULLED ON: 12/18/24 - INFILE DATE: 07/07/18 NAME: RUPERTO CONTRERAS NAME: CONTRERASTENORIO,RUPERTO NAME: TENORIOCONTRERAS,RUPERTO NAME: DOB: 03/27/80 SSN: *****0000 ADDRESS: 348 E AVENUE J14, LANCASTER, CA 93535-4046 - REPORTED 11/22 ADDRESS: 1209 1/2 S KINGSLEY DR, LOS ANGELES, CA 90006-3115 - REPORTED 07/18 ADDRESS: 348 E AVENUE J #14, LANCASTER, CA 93535 - REPORTED 03/24 ADDRESS: LOS ANGELES, CA 90006 - REPORTED 07/18 EMPLOYER: GALLERIA MARKET/GROCERY/						
3	EQUIFAX - PULLED ON: 12/18/24 - INFILE DATE: 07/27/18 NAME: RUPERTO CONTRERAS DOB: 03/27/80						

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SOURCE OF INFORMATION

NAME: RUPERTO CONTRERAS TENORIO
NAME: RUPERTO CONTRERAS-TENORIO
NAME: RUPERTO CONTRERAS TENORIO
SSN: *****8459
ADDRESS: 348 E AVENUE J14, LANCASTER, CA 93535 - REPORTED 12/22 - 12/24
ADDRESS: 1209 S KINGSLEY DR, LOS ANGELES, CA 90006 - REPORTED 09/20 - 12/24
ADDRESS: 1209 1/2 S KINGSLEY DR, LOS ANGELES, CA 90006 - REPORTED 07/18 - 12/24
EMPLOYER: GALLERIA MARKET// - REPORTED 04/23

CREDITORS

BK OF AMER	POB 15026, WILMINGTON, DE 19801	800-421-2110
BSI FINANCIAL SERVIC / SEE NOTES GM	314 S FRANKLIN STREET, TITUSVILLE PA 16354-0546	(814) 827-4661
BSI FINANCIAL SERVICES * SEE NOTES GM	A COMMOM WEALTH PLACE, TITUSVILLE, PA 16354	800-327-7861
BSI MTG	101 N 2ND ST, TITUSVILLE, PA 16354	
CAPITAL ONE BANK USA	PO BOX 85015, RICHMOND, VA 23285-5075	800-955-7070
CIG FINCL	18218 EAST MCDURMOTT, IRVINE, CA 92614	714-250-7102
DN RBRT0 JWL	1020 CALLE RECODO, SAN CLEMENTE CA 92673	949-361-6700
LA CURACAO	1605 W OLYMPIC BV, LOS ANGELES, CA 90015	213-3864412
MBNA AMERICA	400 CHRISTIANA RD, NEWARK, DE 19713	
OPORTUNPROG	,	866-488-6090
PRO REALTY INC	505 MARTINTOWN ROAD, NORTH AUGUSTA SC 29841	(803) 279-9701

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 2:46:58 PM ***

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