Print

REF:[redacted] 06/22/2026 TID:1[redacted] 06/22/2026 15:22:20
Credco Instant Merge Credit Report Acct: [redacted]
Prepared for: UNITED WHOLESALE MORTGAGE LLC Notes:
Requested: EFX, XPN, TUC - I Delivered: EFX, XPN, TUC

App: RIVERA, [redacted] Dob: [redacted] Ssn: [redacted]
App Curr Addr: [redacted]

CoreLogic Credco is a reseller and conduit of credit information provided by the three national credit bureaus, Equifax (EFX), Experian (XPN) and TransUnion (TUC). CoreLogic Credco has assembled this information so that it accurately reflects what the bureaus have provided but cannot evaluate its content. If, upon review of the information contained within this Instant Merge Credit Report, you believe that any Equifax, Experian, and/or TransUnion information is inaccurate or incomplete, please contact CoreLogic Credco at 866 704 8288.

INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION / CURRENT STATUS(tradelines)

Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
[redacted]	[redacted]	[redacted]	[redacted]	-	-	-	-	-	-
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	-	-	-	-
[redacted]	[redacted]	[redacted]	[redacted]		[redacted]	-	-	-	-
[redacted]	[redacted]	[redacted]	[redacted]	-	-	-	-	-	-
[redacted]	[redacted]	[redacted]	[redacted]		[redacted]	-	-	-	-

[redacted]
[redacted] [redacted] [redacted]

[redacted]

[redacted] [redacted] [redacted]
[redacted]
[redacted] - [redacted] [redacted] [redacted] [redacted] - - -
[redacted] [redacted] [redacted] [redacted] [redacted] [redacted] - -
[redacted] [redacted] [redacted] - - -
[redacted] [redacted] - - -
[redacted] [redacted] [redacted] [redacted] - -

[redacted]

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                          BUREAU SCORE INFORMATION
                          ------------------------
EFX BEACON 5.0                 (APP)=   727 Factor: 00002, 00030, 00010, 00011
  00002 LEVEL OF DELINQUENCY ON ACCOUNTS
  00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
  00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING
        OR OTHER REVOLVING ACCOUNTS
  00011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
  * Number of Inquiries Adversely Affected the Score
```



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REF[redacted] 06/22/2026        TID:[redacted] 06/22/2026 15:22:20
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                    BUREAU SCORE INFORMATION (continued)
                    ------------------------------------
EFX VantageScore 4.0           (APP)=   700 Factor: 00031, 00004, 00062, 00006
  00031 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
  00004 BALANCES ON ACCTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS
  00062 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION
  00006 TOO MANY ACCOUNTS RECENTLY OPENED

XPN FICO-II                    (APP)=   656 Factor:    40,    14,    10,    20
  40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
  20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
  * Number of Inquiries Adversely Affected the Score

XPN VantageScore 4.0           (APP)=   675 Factor:    31,    12,    87,    62
  31 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
  12 DELINQUENT OR DEROGATORY STATUS ON ACCOUNTS IS TOO RECENT
  87 UNPAID COLLECTIONS
  62 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION

TUC FICO Classic 04            (APP)=   669 Factor:   040,   020,   010,   014
  040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
  010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR
      OTHER REVOLVING ACCOUNTS
  014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  * Number of Inquiries Adversely Affected the Score

TUC VantageScore 4.0           (APP)=   681 Factor:    31,    87,    04,    62
  31 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
```

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  87 UNPAID COLLECTIONS
  04 BALANCES ON ACCTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS
  62 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION
  * Number of Inquiries Adversely Affected the Score
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                        End of Decision Maker Report
------------------------------------------------------------------------------
REF:[redacted]0 06/22/2026       TID:[redacted] 06/22/2026 15:22:20
Credco Instant Merge Credit Report                Acct: [redacted]
Prepared for: [redacted] MORTGAGE LLC            Notes:
Requested: EFX, XPN, TUC - I                 Delivered: EFX, XPN, TUC
------------------------------------------------------------------------------
App: RIVERA, [redacted]                          Dob: [redacted]  Ssn: [redacted]
App Curr Addr: [redacted]
------------------------------------------------------------------------------

Account Name/Number (Sources)                                Past due   MR Last
     Open       High    Payment    Balance MOP  Status  Rptd  30 60 90+ MD MxDlq
------------------------------------------------------------------------------
Joint Accounts:
---------------
  1. HYUNDAI CAPITAL AMERIC/[redacted] (EFX-180FA02062,XPN,TUC)
     HYUNDAI MOTOR FINANC (800)633-5151
     10550 TALBERT AVE, PURCHASE ORDER # 249790-000, FOUNTAIN VALLEY, CA
     92708-6031
   J 04-25     [redacted]       953      [redacted] I-1 CURRENT  04-26 00 00 00  13
     Hist:  04-26 1111111111111                   PYMT  04-26 JNT
     Ctgy:  AUTO                                    Term: 72 MON
     ACTUAL PAYMENT AMT $953
     AUTO LOAN
     FIXED RATE
```

Print

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REF:[redacted] 07/15/2026       TID:[redacted] 07/15/2026 11:05:33
Cred[redacted]redit Report [redacted]
Prepared for: [redacted] MORTGAGE LLC        Notes:
Requested: EFX[redacted]                          Delivered: EFX, XPN, TUC
-------------------------------------------------------------------------------
App: RIVERA, [redacted]                            Dob: [redacted]  Ssn: [redacted]
App Curr Addr[redacted]
-------------------------------------------------------------------------------
```

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INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION / CURRENT STATUS(tradelines)

Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	0	$0	$0	-	-	-	-	-	-
[redacted]						-	-	-	-
						-	-	-	-
						-	-	-	-
						-	-	-	-

[redacted]

Only Applicant/Co-applicant information included in the Summary.

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                           BUREAU SCORE INFORMATION
                           ------------------------
EFX BEACON 5.0                  (APP)=   778 Factor: 00002, 00030, 00010, 00011
  00002 LEVEL OF DELINQUENCY ON ACCOUNTS
  00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
  00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING
        OR OTHER REVOLVING ACCOUNTS
  00011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
  * Number of Inquiries Adversely Affected the Score
```



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REF:[redacted] 07/15/2026        TID:[redacted] 07/15/2026 11:05:33
------------------------------------------------------------------------------

                     BUREAU SCORE INFORMATION (continued)
                     ------------------------------------
EFX VantageScore 4.0            (APP)=   733 Factor: 00031, 00004, 00062, 00006
  00031 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
  00004 BALANCES ON ACCTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN AMOUNTS
  00062 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION
  00006 TOO MANY ACCOUNTS RECENTLY OPENED

XPN FICO-II                     (APP)=   709 Factor:    40,    14,    10,    20
  40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
  20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
  * Number of Inquiries Adversely Affected the Score

XPN VantageScore 4.0            (APP)=   715 Factor:    31,    12,    87,    62
  31 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
  12 DELINQUENT OR DEROGATORY STATUS ON ACCOUNTS IS TOO RECENT
  62 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION


TUC FICO Classic 04             (APP)=   725 Factor:   040,   020,   010,   014
  040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
  010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR
      OTHER REVOLVING ACCOUNTS
  014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  * Number of Inquiries Adversely Affected the Score

TUC VantageScore 4.0            (APP)=   736 Factor:    31,    87,    04,    62
  31 NOT ENOUGH AVAILABLE CREDIT ON REVOLVING ACCOUNTS
```

04 BALANCES ON ACCTS TOO HIGH COMPARED TO CREDIT LIMITS AND LOAN
AMOUNTS 62 LACK OF FIRST MORTGAGE ACCOUNT INFORMATION
* Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

REF: [redacted] 07/15/2026 TID: [redacted] 07/15/2026 11:05:33
Cred[redacted]redit Report
Prepared for: UNITED WHOLESALE MORTGAGE LLC Notes: [redacted]
Requested: EFX, XPN, TUC - I Delivered: EFX, XPN, TUC

App: RIVERA, [redacted] Dob: [redacted] Ssn: [redacted]
App Curr Addr [redacted]

Account Name/Number (Sources) Past due MR Last
Open High Payment Balance MOP Status Rptd 30 60 90+ MD MxDlq

Joint Accounts:

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1. HYUNDAI CAPITAL AMERIC/[redacted] (EFX-180FA02062,XPN,TUC)
HYUNDAI MOTOR FINANC (8[redacted]
10550 TALBERT AVE, PURCHASE ORDER # 249790-000, FOUNTAIN VALLEY, CA
[redacted] 953 [redacted] I-1 CURRENT 04-26 00 00 00 13
04-[redacted] 11111111111 PYMT 04-26 JNT
Ctgy: AUTO Term: 72 MON
ACTUAL PAYMENT AMT $953
AUTO LOAN
FIXED RATE