

App: [REDACTED], ANDREA MARGARIDA Dob: [REDACTED] Ssn: [REDACTED]
App Curr Addr: [REDACTED] DALLAS, TX 75217

WARNING: See Fraud Detection Section.

[illegible]

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

```

EFX BEACON 5.0                (APP)= 511 Factor: 00038, 00013, 00018, 00014
00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

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BLACKDIAMOND
CREDIT REPAIR

BUREAU SCORE INFORMATION (continued)

XPN FICO-II (APP)= 516 Factor: 38, 13, 18, 10
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
* Number of Inquiries Adversely Affected the Score

TUC FICO Classic 04 (APP)= 492 Factor: 038, 013, 018, 020
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
* Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

REF: 06/20/2026 TID: 06/20/2026 11:05:10
Credco Instant Merge Credit Report Acct: [REDACTED]
Prepared for: [REDACTED] MORTGAGE LLC Notes: [REDACTED]
Requested: EFX, XPN, TUC - I Delivered: EFX, XPN, TUC

App: [REDACTED], ANDREA MARGARIDA Dob: [REDACTED] Ssn: [REDACTED]
App Curr Addr: [REDACTED] DALLAS, TX 75217

App: [REDACTED], ANDREAM Dob: [REDACTED] Ssn: [REDACTED]
App Curr Addr: [REDACTED] DALLAS, TX 75217

WARNING: See Fraud Detection Section.

ACCOUNT DISTRIBUTION

CURRENT STATUS(tradelines)

[illegible]

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

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EFX BEACON 5.0          (APP)= 661 Factor: 00013, 00018, 00014
00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
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BUREAU SCORE INFORMATION (continued)

XPN FICO-II (APP)= 648 Factor: 13, 18, 10
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
* Number of Inquiries Adversely Affected the Score

TUC FICO Classic 04 (APP)= 658 Factor: 013, 018, 020
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
* Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

REF: 07/10/2026 Credco 07/10/2026 09:45:05
Instant Merge Credit Report Prepared Acct:
for: MORTGAGE LLC Notes:
Requested: EFX, XPN, TUC - I Delivered: EFX, XPN, TUC

App: ANDREAM Dob: Ssn:
App Curr Addr: DALLAS, TX 75217