



PO BOX 7403, FORT LAUDERDALE, FL 33338
Phone: 800-910-0015
Fax: 800-785-0017

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PREQUALIFICATION REPORT

FILE #	5946412	FNMA #		DATE COMPLETED	4/19/2025	RQD' BY	YELITZA COVA
SEND TO	STANDARD MORTGAGE CAPITAL LLC DBA RIZE MORTGAGE			DATE ORDERED	4/19/2025		
	CUST. # 23350SM AUS			REPOSITORIES	XP/TU/EF	PRPD' BY	
	53 NW 100TH AVE			PRICE		LOAN TYPE	
	PLANTATION, FL 33324			REF. #	20250329003		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	GUEVARA, JUAN C			CO-APPLICANT			
SOC SEC #	218-81-9539	DOB	8/1/1991	SOC SEC #		DOB	
MARITAL STATUS	MARRIED			DEPENDENTS			
CURRENT ADDRESS	8275 SEBRING CT, SEVERN, MD 21144			LENGTH			
PREVIOUS ADDRESS				LENGTH			

PUBLIC RECORDS
*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	B	01/23/25	BK OF AMER	BANKING
XP/EF	B	01/23/25	ALLY FINANCIAL	FINANCE
XP/EF	B	01/23/25	CAPITAL ONE AUTO FIN	FINANCE
XP/TU/EF	B	01/23/25	700/BOB BELL FORD	AUTOMOTIVE
TU	B	01/23/25	TD AUTO FIN	FINANCE
TU	B	01/23/25	COAF	FINANCE
EF	B	01/05/25	COMENITYCAPITAL/ACAD	SPORTING GOODS

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - JUAN CARLOS GUEVARA - 218819539
SCORE: 730
 39 - SERIOUS DELINQUENCY
 10 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 05 - TOO MANY ACCOUNTS WITH BALANCES
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) - JUAN C GUEVARA MEJIA - 218819539
SCORE: 681
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EQUIFAX/FICO CLASSIC V5 FACTA - JUAN RAMON MEJIA-HERNANDEZ - 218819539
SCORE: 646
 00039 - SERIOUS DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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TRADELINES

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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APPLICANT	GUEVARA, JUAN C			CO-APPLICANT	
SOC SEC #	218-81-9539	DOB	8/1/1991	SOC SEC #	DOB
MARITAL STATUS	MARRIED			DEPENDENTS	

PENNYMAC LOAN SSE001820053659	Opened 12/21	Reported 04/25	Hi. Credit \$277874	Credit Limit -	Reviewed 38 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 360 X 1819	Balance \$258684
	DLA 03/25	ECOA B	Source (B) XP/TU/EF	Mortgage	AS AGREED						
	FHA REAL ESTATE LOAN										

Trended	03/25	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24
Scheduled (\$)	1819	1819	1806	1806	1806	1806	1806	1806	1806	1806	1806	1806
Actual (\$)	2069	2056	1806	1806	1806	1806	1806	1806	1806	1806	1906	1806
Balance (\$)	259410	260134	260855	261326	261794	262262	262728	263192	263655	264116	264576	265135
Trended	03/24	02/24	01/24	12/23	11/23	10/23	09/23	08/23	07/23	06/23	05/23	04/23
Scheduled (\$)	1806	1806	1746	1746	1746	1746	1746	1746	1746	1746	1746	1746
Actual (\$)	1806	1896	1746	1746	1746	1746	-	1746	1746	3493	1746	2246
Balance (\$)	265592	266047	266661	267103	267554	268003	268451	268451	268898	269343	270229	270669

CAPITAL ONE AUT 620105092153810	Opened 01/25	Reported 03/25	Hi. Credit \$18921	Credit Limit -	Reviewed 3 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 060 X 391	Balance \$18446
	DLA 03/25	ECOA B	Source (B) XP/TU/EF	Auto	AS AGREED						

Trended	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24
Scheduled (\$)	391	391	-	-	-	-	-	-	-	-	-	-
Actual (\$)	391	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	18698	18962	-	-	-	-	-	-	-	-	-	-

OPORTUN/PA 6936253	Opened 02/25	Reported 03/25	Hi. Credit \$3772	Credit Limit -	Reviewed 1 mo	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 19 X 253	Balance \$2100
	DLA 03/25	ECOA B	Source (B) EE	Installment	AS AGREED						
	UNSECURED										

Trended	03/25	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24
Scheduled (\$)	253	253	-	-	-	-	-	-	-	-	-	-
Actual (\$)	1622	117	-	-	-	-	-	-	-	-	-	-
Balance (\$)	2100	3660	-	-	-	-	-	-	-	-	-	-

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	PLANTATION, FL 33324		REF. #	20250329003		

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APPLICANT	GUEVARA, JUAN C	CO-APPLICANT	
SOC SEC #	218-81-9539	DOB	8/1/1991
MARITAL STATUS	MARRIED	DEPENDENTS	

CITI *****	Opened 04/23	Reported 03/25	Hi. Credit \$5700	Credit Limit \$5700	Reviewed 24 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment MIN X 41	Balance \$986
	DLA 03/25	ECO A B	Source (B) XP/TU/EF	Revolving	AS AGREED						
	FLEXIBLE SPENDING CREDIT CARD										

	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24
Trended												
Scheduled (\$)	41	41	0	0	16	92	137	124	136	129	118	106
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	576	664	0	0	16	2150	4816	4799	4968	4616	4558	4070
	02/24	01/24	12/23	11/23	10/23	09/23	08/23	07/23	06/23	05/23	04/23	03/23
Scheduled (\$)	104	76	54	49	41	44	41	41	41	0	0	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	3897	2987	2079	1613	1564	1439	1323	336	372	0	0	-

CAPITAL ONE *****	Opened 10/15	Reported 03/25	Hi. Credit \$9250	Credit Limit \$9250	Reviewed 99 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment MIN X 52	Balance \$985
	DLA 03/25	ECO A B	Source (B) XP/TU/EF	Revolving	AS AGREED						

	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24
Trended												
Scheduled (\$)	58	25	25	25	0	39	136	178	156	137	107	114
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1921	1653	695	39	0	270	2771	5119	5039	3683	3014	3045
	02/24	01/24	12/23	11/23	10/23	09/23	08/23	07/23	06/23	05/23	04/23	03/23
Scheduled (\$)	131	137	141	140	178	180	156	105	46	78	125	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	3918	3880	4034	4082	4196	5188	4692	3066	3011	2136	4002	-

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APPLICANT	GUEVARA, JUAN C	CO-APPLICANT	
SOC SEC #	218-81-9539	DOB	8/1/1991
MARITAL STATUS	MARRIED	DEPENDENTS	

LVNVFUNDG 1905150015	Opened 03/24	Reported 04/25	Hi. Credit \$416	Credit Limit -	Reviewed 11 mos	30-59 0	60-89 0	90+ 10	Past Due \$416	Payment 12*	Balance \$416
	DLA 09/23	EOCA B	Source (B) EF	Open COLLECTION							
	COLLECTION ACCOUNT										

Trended	03/25	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	416	416	416	416	416	416	416	416	416	-	416	-

TRUEACCORD C 4792378562689	Opened 07/24	Reported 03/25	Hi. Credit \$179	Credit Limit -	Reviewed	30-59 -	60-89 -	90+ -	Past Due \$179	Payment ?	Balance \$179
	DLA --/--	EOCA B	Source (B) TU	Collection COLLECTION							
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 COMCAST CABLE COMMUNICATIONS										

TXUENERGY 900066737142821	Opened 04/24	Reported 10/24	Hi. Credit \$74	Credit Limit -	Reviewed	30-59 -	60-89 -	90+ -	Past Due \$74	Payment ?	Balance \$74
	DLA 07/24	EOCA B	Source (B) EF	Instalment CHARGE OFF							
	CHARGED OFF ACCOUNT; AMOUNT IN HIGH CREDIT IS ORIGINAL CHARGE-OFF AMOUNT										

Trended	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	74	-	-	-	-	-	-	-	-	-	-	-

BANK OF AMERICA ****	Opened 05/17	Reported 09/21	Hi. Credit \$4500	Credit Limit \$4500	Reviewed 52 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 130	Balance \$0
	DLA 09/21	EOCA T	Source (B) XP/TU	Revolving INACTIVE							

CAP1/KOHL'S DEP *****	Opened 05/17	Reported 06/19	Hi. Credit \$300	Credit Limit \$300	Reviewed 26 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 05/17	EOCA B	Source (B) XP/TU/EF	Revolving PAID							
	CLOSED DUE TO INACTIVITY										

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 53 NW 100TH AVE **PRICE** **LOAN TYPE**
 PLANTATION, FL 33324 **REF. #** 20250329003

PROPERTY ADDRESS

APPLICANT **CO-APPLICANT**

APPLICANT GUEVARA, JUAN C **CO-APPLICANT**
SOC SEC # 218-81-9539 **DOB** 8/1/1991 **SOC SEC #** **DOB**
MARITAL STATUS MARRIED **DEPENDENTS**

Account #	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
CAPITAL ONE 517805841385	10/14	07/20	\$1500	\$1500	24 mos	0	2 8/18 7/18	0	-0-	0	\$0
	DLA 07/20	ECOA B	Source (B) XP/TU/EF	Revolving PD WAS 60							
	ACCOUNT CLOSED BY CONSUMER										
CAPITAL ONE AUT 620214334589410	09/14	05/20	\$29854	-	69 mos	0	0	0	-0-	Paid	-0-
	DLA 05/20	ECOA J	Source (B) XP/TU/EF	Auto PAID							
CARMAX AUTO FIN 23724385	09/16	07/22	\$17856	-	70 mos	4 7/21 12/20 1/20 7/18	0	0	-0-	074 X 0	\$0
	DLA 07/22	ECOA J	Source (B) XP/TU/EF	Auto PD WAS 30							
CBNA 426938005465958	09/17	05/20	\$500	\$500	22 mos	2 2/19 12/18	4 10/19 (See status) 4/19 3/19 7/18	8 9/19 8/19 7/19 6/19 5/19 10/18 9/18 8/18	-0-	0	\$0
	DLA 01/20	ECOA B	Source (B) XP/TU/EF	Revolving PD WAS 120+							
	120+ Lates: 8/19 7/19 6/19 10/18 9/18 ACCOUNT CLOSED BY CREDIT GRANTOR										
MACYS/CBNA *****	07/23	04/25	\$800	\$800	22 mos	0	0	0	-0-	0	\$0
	DLA 07/24	ECOA B	Source (B) XP/TU/EF	Revolving AS AGREED							

Trended	03/25	02/25	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0
	03/24	02/24	01/24	12/23	11/23	10/23	09/23	08/23	07/23	06/23	05/23	04/23
Scheduled (\$)	0	0	0	0	0	0	2	33	30	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	2	94	62	-	-	-

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SOC SEC # 218-81-9539 **DOB** 8/1/1991 **SOC SEC #** **DOB**
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MARINERFIN 100702722418	Opened 11/17	Reported 01/20	Hi. Credit \$1750	Credit Limit -	Reviewed 26 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 11/19	ECO A B	Source (B) XP/TU/EF	Installment PAID							
	SECURED										
Oportun.IN 5171104	Opened 01/22	Reported 11/22	Hi. Credit \$5100	Credit Limit -	Reviewed 09 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 07/22	ECO A B	Source (B) EF	Installment PAID							
	REFINANCED										
Oportun.IN 5616431	Opened 08/22	Reported 04/23	Hi. Credit \$4500	Credit Limit -	Reviewed 08 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 02/23	ECO A B	Source (B) EF	Installment PAID							
	UNSECURED										
Oportun.IN 6168207	Opened 09/23	Reported 05/24	Hi. Credit \$3780	Credit Limit -	Reviewed	30-59 -	60-89 -	90+ -	Past Due -0-	Payment Paid	Balance -0-
	DLA 02/24	ECO A B	Source (B) EF	Installment PAID							
	UNSECURED										
Oportun/PA 6792111	Opened 11/24	Reported 02/25	Hi. Credit \$4000	Credit Limit -	Reviewed 03 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 01/25	ECO A B	Source (B) EF	Installment PAID							
	UNSECURED										

Trended	01/25	12/24	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24	02/24
Scheduled (\$)	-	288	288	-	-	-	-	-	-	-	-	-
Actual (\$)	1913	2201	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	1902	4000	-	-	-	-	-	-	-	-	-

Oportun/PA 6662657	Opened 09/24	Reported 12/24	Hi. Credit \$5556	Credit Limit -	Reviewed 03 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 11/24	ECO A B	Source (B) EF	Installment PAID							
	UNSECURED										

Trended	11/24	10/24	09/24	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23
Scheduled (\$)	-	230	230	-	-	-	-	-	-	-	-	-
Actual (\$)	1611	3073	1033	-	-	-	-	-	-	-	-	-
Balance (\$)	0	1602	4599	-	-	-	-	-	-	-	-	-

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OPORTUN/PA 6430907	Opened 04/24	Reported 09/24	Hi. Credit \$9555	Credit Limit -	Reviewed 05 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 08/24	EOCA B	Source (B) EF	Installment	PAID						
	UNSECURED										

Trended	08/24	07/24	06/24	05/24	04/24	03/24	02/24	01/24	12/23	11/23	10/23	09/23
Scheduled (\$)	-	363	-	-	-	-	-	-	-	-	-	-
Actual (\$)	1488	3590	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	1478	-	-	-	-	-	-	-	-	-	-

SYNCB/TJX 604585102181440	Opened 11/15	Reported 06/17	Hi. Credit \$500	Credit Limit \$500	Reviewed 19 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 12/15	EOCA B	Source (B) XP/TU/EF	Revolving	PAID						
	ACCOUNT CLOSED BY CONSUMER										

TOYOTA MOTOR C 704006694656400	Opened 04/23	Reported 09/23	Hi. Credit \$14612	Credit Limit -	Reviewed 6 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 09/23	EOCA B	Source (B) XP/TU/EF	Auto	PAID						

Trended	08/23	07/23	06/23	05/23	04/23	03/23	02/23	01/23	12/22	11/22	10/22	09/22
Scheduled (\$)	331	331	331	331	331	-	-	-	-	-	-	-
Actual (\$)	4981	2831	3131	3031	-	-	-	-	-	-	-	-
Balance (\$)	1260	6184	8900	11883	14710	-	-	-	-	-	-	-

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 BIRCHWOOD CREDIT SERVICES, INC. customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	258684	277874	1819	0
AUTO	4	18446	18921	391	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	9	2174	3846	253	74
OPEN	1	416	416	12	416
REVOLVING	8	1971	20250	223	0
OTHER	1	179	179	0	179
TOTAL	24	281870	321486	2698	669

SECURED DEBT 277130 **OLDEST TRADELINE** 09/14

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FILE #	5946412	FNMA #	DATE COMPLETED	4/19/2025	RQD' BY	YELITZA COVA
SEND TO	STANDARD MORTGAGE CAPITAL LLC DBA RIZE MORTGAGE		DATE ORDERED	4/19/2025		
	CUST. #	23350SM AUS	REPOSITORIES	XP/TU/EF	PRPD' BY	
	53 NW 100TH AVE		PRICE		LOAN TYPE	
	PLANTATION, FL 33324		REF. #	20250329003		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	GUEVARA, JUAN C		CO-APPLICANT		
SOC SEC #	218-81-9539	DOB 8/1/1991	SOC SEC #	DOB	
MARITAL STATUS	MARRIED		DEPENDENTS		
	UNSECURED DEBT	4740	REVOLVING CREDIT UTILIZATION	10%	
			TOTAL DEBT/HIGH CREDIT	88%	

DEROGATORY SUMMARY

CHARGE OFFS:	1	30 DAYS:	2	INQUIRIES:	7
COLLECTIONS:	2	60 DAYS:	2	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	2	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 04/19/25
NAME: JUAN C MEJIA 218819539 DOB: 08/01/91
NAME: JUAN CARLOS GUEVARA 218819539 DOB: N/A
NAME: MEJIA JUAN GUEVARA 218819539 DOB: N/A
NAME: JUAN A GUEVARA 218819539 DOB: N/A
NAME: JUAN GUEVARA MEJIA 218819539 DOB: N/A
SSN: 218819539
ADDRESS: 8275 SEBRING CT, SEVERN, MD 21144-2716 - REPORTED 02/22 - 02/25
ADDRESS: 14111 ADKINS RD, LAUREL, MD 20708-1127 - REPORTED 07/18 - 12/20
ADDRESS: 14007 WESTMEATH DR, LAUREL, MD 20707-6909 - REPORTED 09/14 - 12/17
EMPLOYER: ALL AROUND UNDER GROUND// - REPORTED 01/25
EMPLOYER: BLUE STAR TECHNOLOGIES// - REPORTED 04/23

2 TRANSUNION - PULLED ON: 04/19/25 - INFILE DATE: 07/04/10
NAME: JUAN C GUEVARA MEJIA
NAME: GUEVARA, JUAN
NAME: GUEVARAMEJIA, JUAN, C
NAME: GUEVARA, JUAN, C
NAME: DOB: 08/01/91
SSN: 218819539
ADDRESS: 8275 SEBRING CT #PH, SEVERN, MD 21144-2716 - REPORTED 02/22
ADDRESS: 14111 ADKINS RD, LAUREL, MD 20708-1127 - REPORTED 07/18
ADDRESS: 14007 WESTMEATH DR, LAUREL, MD 20707-6909 - REPORTED 09/14
EMPLOYER: ALL AROUND UNDER GROUND//
EMPLOYER: WILSON//

3 EQUIFAX - PULLED ON: 04/19/25 - INFILE DATE: 02/08/13
NAME: JUAN RAMON MEJIA-HERNANDEZ DOB: 06/24/88
NAME: JUAN GUEVARA
NAME: JUAN C MEJIAGUEVARA
NAME: JUAN MEJIA
NAME: JUAN C GUEVARA MEJIA
SSN: 218819539
ADDRESS: 8275 SEBRING CT PH PH, SEVERN, MD 21144 - REPORTED 02/22 - 04/25
ADDRESS: 5801 W SUNFOREST DR APT 3415, HOUSTON, TX 77092 - REPORTED 06/22 - 04/25
ADDRESS: 14111 ADKINS RD, LAUREL, MD 20708 - REPORTED 07/18 - 07/22
EMPLOYER: GREEN FUTURE CONSTRU// - REPORTED 10/22

CREDITORS

Ally Financial	200 Renaissance Ctr, Detroit, MI 48243-1300	248-263-3004
ALLY FINANCIAL	PO BOX 380901, BLOOMINGTON, MN 55438	800-200-4622

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FILE #	5946412	FNMA #	DATE COMPLETED	4/19/2025	RQD' BY	YELITZA COVA
SEND TO	STANDARD MORTGAGE CAPITAL LLC DBA RIZE MORTGAGE		DATE ORDERED	4/19/2025		
	CUST. # 23350SM AUS		REPOSITORIES	XP/TU/EF	PRPD' BY	
	53 NW 100TH AVE		PRICE		LOAN TYPE	
	PLANTATION, FL 33324		REF. #	20250329003		

PROPERTY ADDRESS

APPLICANT	CO-APPLICANT
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APPLICANT	GUEVARA, JUAN C	CO-APPLICANT	DOB
SOC SEC #	218-81-9539	SOC SEC #	
DOB	8/1/1991	DOB	
MARITAL STATUS	MARRIED	DEPENDENTS	
BANK OF AMERICA	4161 PIEDMONT PKWY, GREENSBORO, NC 27410		800-299-2265
BOB BELL FORD	7125 RITCHIE HWY, GLEN BURNIE MD 21061		(410) 766-3600
CAPITAL ONE	PO BOX 85015, RICHMOND, VA 23285-5075		
CAPITAL ONE	PO BOX 85015, RICHMOND, VA 23285-5075		
CAPITAL ONE	15000 CAPITAL ONE DRIVE, PO# COAF1-0000000510, RICHMOND, VA 23238		
CAPITAL ONE AUTO FIN	3901 DALLAS PKWY, PLANO, TX 75093		972-247-0777
CAPITAL ONE AUTO FIN	3901 NORTH DALLAS TOLLWAY, PLANO, TX 75093		800-946-0332
CAPITAL ONE AUTO FINAN	3901 DALLAS PKWY, PLANO TX 75093		800-689-1789
CAPITAL ONE AUTO FINAN	3901 DALLAS PKWY, PLANO TX 75093		800-689-1789
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058		800-955-7070
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058		800-955-7070
CARMAX AUTO FINANCE	2040 THALBRO ST, RICHMOND VA 23230		678-594-4800
CARMAXFIN	2040 THALBRO STREET, RICHMOND VA 23230		800-925-3612
CBNA	PO BOX 6497, SIOUX FALLS SD, 57117		888-574-1301
CHITTENDEN BANK	BOX 7, VERGENNES VT 05491		802-877-3391
CITICARDS CBNA	PO BOX 6190, SIOUX FALLS SD 571176190		800-950-5114
COAF	3905 N DALLAS PARK, PLANO TX, 75093		800-946-0332
DSNB MACYS	,		800-743-6229
FUNB OF FLORIDA	200 E BROWARD BLVD FL 9YH, FORT LAUDERDALE FL 333011963		305-467-1114
KOHL'S/CAP1	,		866-887-8884
KOHL'S/CAPONE	N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS WI 53051		866-887-8884
MACY'S/DSNB	911 DUKE BLVD, MASON, OH 45040		866-593-2543
MARINER FINANCE - **hard copy payoffs**	,		410-677-3850
MARINR FINC	8211 TOWN CENTER DR, NOTTINGHAM MD, 21236		844-338-2080
MBNA AMERICA	POB 15026, WILMINGTON DE 19801		800-421-2110
MBNA AMERICA BANK NA/BOA	400 CHRISTIANA ROAD, NEWARK DE 19713		800-732-9194
MCYDSNB	9111 DUKE BLVD, MASON, OH 45040		800-743-6229
PENNYMAC	PO BOX 514387, LOS ANGELES CA, 90051		866-545-9070
PENNYMAC LOAN SERVICES LLC	6101 CONDOR DR, MOORPARK, CA, 93021-2602		866-545-9070
SHERMAN ACQUISITION,	P.O. BOX 10584, GREENVILLE, SC 29603		800-363-3115
SYNCB/TJX CO	4125 WINDWARD PLAZA, ALPHARETTA ,GA,30005		(877)890-3150
TD AUTO FIN	POB 9223, FARMINGTON HIL MI, 48334		248-427-6538
TJMAX	PO BOX 6508, MESA AZ 852166508		800-952-6133
TOYOTA MOTOR CREDIT	1500 W PARK DR, WESTBOROUGH MA 01581		800-874-8822
TOYOTA MTR	111 W 22ND ST SUITE 420, OAKBROOK, IL 60521		630-3686400
TRUEACCORD C	16011 COLLEGE BLVD SUITE 130, LENEXA KS, 66219		
TU ELECTRIC	P.O. BOX 666565, DALLAS, TX 75266-6565		972-791-2888

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BIRCHWOOD CREDIT SERVICES, INC.: PO BOX 7403, FORT LAUDERDALE, FL 33338 (P) 800-910-0015 (F) 800-785-0017

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	5946412	FNMA #		DATE COMPLETED	4/19/2025	RQD' BY	YELITZA COVA
SEND TO	STANDARD MORTGAGE CAPITAL LLC DBA RIZE MORTGAGE			DATE ORDERED	4/19/2025		
	CUST. # 23350SM AUS			REPOSITORIES	XP/TU/EF	PRPD' BY	
	53 NW 100TH AVE			PRICE		LOAN TYPE	
	PLANTATION, FL 33324			REF. #	20250329003		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	GUEVARA, JUAN C			CO-APPLICANT			
SOC SEC #	218-81-9539	DOB	8/1/1991	SOC SEC #	DOB		
MARITAL STATUS	MARRIED			DEPENDENTS			

MISCELLANEOUS INFORMATION

- Instant View Password: B0-EA735D

- To verify the authenticity of this credit report, please visit <https://birchwood.meridianlink.com> and click on the Instant View link. Enter Identifier # 5946412 and password B0-EA735D to view the report. For any inquiries regarding this report or services provided by BIRCHWOOD CREDIT SERVICES, INC. please contact us at 800-910-0015.

DISCLAIMER

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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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This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

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 4/19/2025 11:10:16 AM ***

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