

Merge Credit Report:

Click open the primary borrower

Report ID	Loan #	Name	SSN	Product
55720435	2402140609	Marrero-Nadal, German	***-**-1721	Merge(3/I)

Open here:

Actions:

- [Copy/Merge/Unmerge](#)
- [Order RMCR](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [Lexis Nexis Liens & Judgments](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Experian Precise ID](#)
- [Upload Supporting Docs](#)
- [Convert to Mortgage Only](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Explanation](#)
- [Consumer Copy](#)
- [Score Disclosure](#)
- [Adverse Action Notice](#)
- [Customize Report](#)

Warning: Credit file is 60 days old

Borrower	Co-Borrower
Borrower: German Marrero-Nadal SSN: 584-52-1721 Address: 8730 Serene Ridge Dr San Antonio, TX, 78239 Email: Phone: 619-206-3818	Add Co-Borrower

Scores	TransUnion	Experian	Equifax
FICO: [665]	653	678	
Credit Assure: +0	+0	+0	
Wayfinder™: Too Old	Too Old	Too Old	Too Old
What-If™: Too Old	Too Old	Too Old	Too Old

Summary	
Accounts: 43	Balance: \$605,837
Open Accounts: 21	Payment: \$3,089
Delinquent Accounts: 3	Past Due: \$14,253

Details	
Loan Number: 2402140609	Status: Completed
Report ID: 55720435	Entered: 02-22-2024, 07
Report Type: Credit ReportX	Completed: 02-22-2024, 07
Operator: Matthew Stansbury	Account: DIRECTIONS E





Report Copy/Merge/Unmerge

☐ Copy

Exact copy of existing report to new report ID

☐ Unmerge

Copy of existing report for selected borrower(s) /bureaus to new report ID

☒ Merge

Merge of existing individual reports for selected borrower(s) to new joint report ID

Merge reports 55720435 and 55771233 click 'Submit' to get new report ID.

Report ID	Name	SSN	Date
Select	HE LIHONG	315-75-9079	02-24-2024

Submit

Submit will incur additional charges. All bureau re-pulls will incur additional inquiries & bureau fees




Warning: Credit file is 61 days old


Borrower				Co-Borrower			
Borrower: German Marrero-nadal		SSN: 584-52-1721		Borrower: Lihong He		SSN: 315-75-9079	
Address: 8730 Serene Ridge Dr				Address: 8730 Serene Ridge Dr			
San Antonio, TX, 78239				San Antonio, TX, 78239			
Email:		Phone: 619-206-3818		Email:		Phone: 619-206-3818	
Scores							
	TransUnion	Experian	Equifax		TransUnion	Experian	Equifax
FICO: [665]		653	678	FICO: 772		764	748
Credit Assure:				Credit Assure:			
Wayfinder™:	Too Old	Too Old	Too Old	Wayfinder™:	Too Old	Too Old	Too Old
What-If™:	Too Old	Too Old	Too Old	What-If™:	Too Old	Too Old	Too Old
Summary							
Accounts: 49				Balance: \$606,505			
Open Accounts: 23				Payment: \$3,114			
Delinquent Accounts: 3				Past Due: \$14,253			
Details							
Loan Number: 2402140609				Status: Completed			
Report ID: 57956256				Entered: 02-22-2024, 12:00:00 AM			
Report Type: Credit ReportX				Completed: 02-22-2024, 07:07:15 PM			
Operator: Matthew Stansbury				Account: DIRECTIONS EQUITY LLC (10042094)			

Available Reports				
		Report Type	Date	Format
View	Download	Credit ReportX	04-23-2024, 10:01:29 AM	PDF

Use the new report ID to Import to encompass:



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451



Credit ReportX

DIRECTIONS EQUITY LLC
2915 W Bitters Rd
Ste 102
San Antonio, TX 78248

Client Code: 10042094
Requested By: Matthew Stansbury
Loan Number: 2402140609

Ordered: 02/22/2024
Released: 02/22/2024
Reissued: 04/23/2024

Report ID: **57956256**
Repositories: EQX/EXP/TUC
Price:

Borrower

Name German Marrero-Nadal
SSN 584-52-1721 DOB 10/11/1953
Current Address 8730 Serene Ridge Dr, San Antonio, TX 78239

Co-Borrower

Name Lihong He
SSN 315-75-9079 DOB 11/15/1970
Current Address 8730 Serene Ridge Dr, San Antonio, TX 78239

Order Verifications



Honesty. We lend with transparency.
Hustle. We approve with speed.
Heart. We connect with people.