

DIS Case Number: 18-1552-EL-AGG

Section A: Application Information

Section B: Applicant Managerial Capability and Experience

Section C: Applicant Financial Capability and Experience

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

Section D: Applicant Technical Capacity



Public Utilities
Commission

Application Attachments



3281 E. GUASTI ROAD #290, ONTARIO, CA 91761
 Phone: 800-500-6117
 Fax: 800-500-5364

MERGED INFILE CREDIT REPORT

FILE #	7088100	FNMA #		DATE COMPLETED	9/29/2020	RQD' BY	
SEND TO	SECURITY NATIONAL MORTGAGE - MIDVALE GROUP			DATE ORDERED	9/29/2020		
	CUST. # U218			REPOSITORIES	XP/TU/EF	PRPD' BY	
	6965 S UNION PARK CTR STE 300			PRICE		LOAN TYPE	
	COTTONWOOD HEIGHTS, UT 84047			REF. #	001038584		
PROPERTY ADDRESS							

APPLICANT				CO-APPLICANT			
APPLICANT	FISCHLI, GUNTHER DANIEL			CO-APPLICANT			
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	9591 HIGH MEADOW DR, SOUTH JORDAN, UT 84095				LENGTH		
PREVIOUS ADDRESS					LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - GUNTHER FISCHLI - *****3594
 SCORE: **803**
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
 00005 - TOO MANY ACCOUNTS WITH BALANCES
 FACTOR: 00000

TRANSUNION/FICO CLASSIC (04) - GUNTHER D FISCHLI - *****3594
 SCORE: **806**
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

EXPERIAN/FAIR, ISAAC (VER. 2) - GUNTHER D FISCHLI - *****3594
 SCORE: **804**
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 09 - TOO MANY ACCOUNTS RECENTLY OPENED
 05 - TOO MANY ACCOUNTS WITH BALANCES

TRADELINES

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	CITICARDS CBNA 542418128522	09/20	12/17 09/20	\$40000 REV	\$6487 MIN \$97	\$0	33	0	0	0	AS AGREED XP/TU/EF		
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Scheduled (\$)	217	160	39	116	49	35	66	77	157	97	56	85

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

Certified Credit: 3281 E. GUASTI ROAD #290, ONTARIO, CA 91761 (P) 800-500-6117 (F) 800-500-5364

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.

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	6965 S UNION PARK CTR STE 300		PRICE		LOAN TYPE
	COTTONWOOD HEIGHTS, UT 84047		REF. #	001038584	

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SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #	DOB
MARITAL STATUS	DEPENDENTS				

TRADELINES														
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		
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	14446	10651	2633	7741	3281	2267	4404	5162	10434	6441	3754	5640
			08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
		Scheduled (\$)	186	114	110	104	61	105	116	151	64	217	97	97
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	12388	7569	7300	6912	4034	6973	7750	10047	4276	14497	6472	6519

J	B	ZIONS MANAGMENT SRVC C	09/20	07/15	\$50000	\$1864	\$0	63	0	0	0	AS AGREED		
		4147410025901205		09/20	REV	MIN \$46						XP/TU/EF		
FLEXIBLE SPENDING CREDIT CARD														
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Scheduled (\$)	56	48	38	49	30	30	30	37	39	30	36	97
		Actual (\$)	1938	1526	1964	647	707	917	1495	1594	1045	1244	3903	2172
		Balance (\$)	2245	1938	1526	1966	754	798	917	1511	1594	1045	1470	3903
			08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
		Scheduled (\$)	54	125	30	73	41	58	51	48	36	50	31	36
		Actual (\$)	5033	244	2895	1677	2318	1976	1815	1367	1868	1250	1474	1385
		Balance (\$)	2193	5033	889	2936	1677	2318	2061	1951	1473	2022	1250	1474

A	B	CITI	09/20	02/08	\$10000	\$1081	\$0	49	0	0	0	AS AGREED		
		4100390485747451		09/20	REV	MIN \$35						XP/TU/EF		
		FLEXIBLE SPENDING CREDIT CARD												
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Scheduled (\$)	35	35	35	35	35	35	35	25	25	25	25	28
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-

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	COTTONWOOD HEIGHTS, UT 84047		REF. #	001038584	

PROPERTY ADDRESS					
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APPLICANT	FISCHLI, GUNTHER DANIEL		CO-APPLICANT		
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #	DOB
MARITAL STATUS	DEPENDENTS				

TRADELINES															
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	
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	
		Balance (\$)	1011	900	780	812	499	451	949	846	566	655	816	1849	
			08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	
		Scheduled (\$)	25	25	25	25	25	25	25	25	105	25	25	25	
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	
		Balance (\$)	659	548	608	424	906	553	671	582	7053	554	1038	701	

A	B	JPMCB CARD 414720209296	09/20	11/11 09/20	\$18000 REV	\$5 MIN \$5	\$0	99	0	0	0	AS AGREED XP/TU/EF	
FLEXIBLE SPENDING CREDIT CARD													
Trended		08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
Scheduled (\$)		5	5	5	5	5	5	5	5	35	35	35	5
Actual (\$)		-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)		5	5	5	5	5	5	5	5	262	100	2854	5
		08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
Scheduled (\$)		5	25	5	17	5	25	5	30	5	25	25	5
Actual (\$)		-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)		5	26	5	17	5	404	5	3093	5	100	78	5

T	B	AMEX	07/16	02/03	\$10000	\$0	\$0	62	0	0	0	PAID
		-3499915397434273		06/16	REV	\$0						XP/TU/EF
		PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED										

B	B	AMEX	08/17	03/16	\$30000	\$0	\$0	17	0	0	0	PAID
		-3499923266187233		07/17	REV	\$0						XP/TU/EF
		CLOSED DUE TO INACTIVITY										

A	B	AMEX -3499910886722413	09/20	01/03 12/17	\$44000 REV	\$0 \$0	\$0	99	0	0	0	AS AGREED XP/TU/EF
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										DEPENDENTS	

TRADELINES																
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							
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19		
		Scheduled (\$)	0	0	0	0	0	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
			08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18		
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0	0

B	B	BARCLAYS BANK DELAWARE	08/16	10/13	\$5500	\$0	\$0	35	0	0	0	PAID
		000192270786272		02/15	REV	\$0						XP/TU/EF
CLOSED DUE TO INACTIVITY												

B	B	BK OF AMER	02/11	04/08	\$241500	\$0	\$0	34	0	0	0	PAID
		183985543		02/11	MTG	360 \$0						XP/TU/EF
ACCOUNT CLOSED DUE TO REFINANCE; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

B	B	BK OF AMER	09/16	02/11	\$233900	\$0	\$0	67	0	0	0	PAID
		228676232		08/16	MTG	240 \$0						XP/TU/EF
FREDDIE MAC ACCOUNT												

B	B	CAPITAL ONE BANK USA N	06/20	01/18	\$50000	\$0	\$0	29	0	0	0	PAID		
		415417787607		03/19	REV	\$0						XP/TU/EF		
ACCOUNT CLOSED AT CONSUMER'S REQUEST; BUSINESS CREDIT CARD - REVOLVING TERMS														
		Trended	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19
		Scheduled (\$)	-	32	17	15	15	15	15	15	15	15	15	15
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	-	142	111	95	0	0	0	0	0	0	0	0

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TRADELINES															
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			
				05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18
		Scheduled (\$)		15	15	15	15	111	111	111	111	111	-	-	-
		Actual (\$)		-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)		0	0	0	95	0	0	0	0	0	-	-	-

B	B	GLELSI/US BANK/NA 02139506942167	06/18	08/04 12/17	\$21899 EDU	\$0 UNK \$0	\$0	99	0	0	0	PAID XP/TU/EF
TRANSFERRED TO ANOTHER LENDER												

B	B	JORDAN CU	01/19	07/13	\$99999	\$0	\$0	66	0	0	0	PAID	
		57706231020130709		12/18	MTG	180 \$0						XP/TU/EF	
REAL ESTATE MORTGAGE; FIXED RATE													
Trended		12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18
Scheduled (\$)		-	684	684	-	-	-	-	-	-	-	-	-
Actual (\$)		-	1024	503	-	-	-	-	-	-	-	-	-
Balance (\$)		-	68676	69197	-	-	-	-	-	-	-	-	-

B	B	JORDAN FED CREDIT UNIO	05/20	02/18	\$49532	\$0	\$0	27	0	0	0	PAID
		57706227020180222		05/20	AUTO	144	\$0					XP/TU/EF
											</	

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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	JORDAN FED CREDIT UNIO	02/19	08/16	\$215000	\$0	\$0	30	0	0	0	PAID		
		1000057706700		01/19	MTG	120 \$0						XP/TU/EF		
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
		Trended	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18
		Scheduled (\$)	-	2397	2397	2397	2397	2397	-	-	-	-	-	-
		Actual (\$)	-	2397	2397	2397	2397	2397	-	-	-	-	-	-
		Balance (\$)	-	25437	27407	29373	31334	33292	-	-	-	-	-	-

B	B	JORDAN FED CREDIT UNIO	07/13	08/05	\$113247	\$0	\$0	95	0	0	0	PAID
		577060010805		07/13	MTG	360 \$0						XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

B	B	MT AMERICA 105178530600	03/20	09/16 02/20	\$73000 AUTO	\$0 60 \$0	\$0	41	0	0	0	PAID XP/TU/EF		
		Trended	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19	04/19	03/19
		Scheduled (\$)	1311	1311	1311	1311	1311	1311	1311	1311	1311	1311	1311	1311
		Actual (\$)	1311	1311	-	-	1311	-	-	1311	-	-	-	-
		Balance (\$)	25436	26680	27921	29158	30400	31626	32854	34087	35303	36525	37741	38963
			02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18
		Scheduled (\$)	1311	1311	1311	1311	1311	1311	-	-	-	-	-	-
		Actual (\$)	1311	1311	-	-	1311	-	-	-	-	-	-	-
		Balance (\$)	40176	41385	42585	43786	44998	46180	-	-	-	-	-	-

B	B	R C WILLEY 212759	09/20	11/13 07/20	\$8000 REV	\$0 \$0	\$0	81	0	0	0	AS AGREED TU		
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	0	-	-	-	-	-	-	-	-	-	-	-

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						DLA	ACCT TYPE	TERMS						SOURCE	
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	
		Balance (\$)	0	-	-	-	-	-	-	-	-	-	-	-	-

B	B	RC WILLEY HOME FURN 2127598318	09/20	11/13 07/20	\$8000 REV	\$0 \$0	\$0	83	0	0	0	AS AGREED XP/EF		
		Trended	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19
		Scheduled (\$)	0	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	-	-	-	-	-	-	-	-	-	-	-

B	B	SECURITY SERVICE FCU 6555055020	05/20	07/19 05/20	\$41708 AUTO	\$0 060 \$0	\$0	10	0	0	0	PAID XP/TU/EF		
AFFECTED BY NATURAL OR DECLARED DISASTER														
		Trended	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19	06/19	05/19
		Scheduled (\$)	0	764	764	764	764	764	764	764	764	764	-	-
		Actual (\$)	764	764	764	764	764	764	764	764	-	-	-	-
		Balance (\$)	36725	37377	38023	38675	39316	39956	40597	41233	41870	41738	-	-

S	B	TOYOTA MOTOR CREDIT 70401163688930001	07/18	10/14 07/18	\$19615 AUTO	\$0 061 \$0	\$0	46	0	0	0	PAID XP/TU/EF		
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J	B	US BANK 5392770004374875	05/19	04/09 07/13	\$20000 REV	\$0 \$0	\$0	99	0	0	0	PAID XP/TU/EF		
ACCOUNT CLOSED AT CONSUMER'S REQUEST; FLEXIBLE SPENDING CREDIT CARD														
		Trended	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18
		Scheduled (\$)	30	30	30	30	30	30	30	30	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	-	-	-	-

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FILE #	7088100	FNMA #		DATE COMPLETED	9/29/2020	RQD' BY	
SEND TO	SECURITY NATIONAL MORTGAGE - MIDVALE GROUP			DATE ORDERED	9/29/2020		
	CUST. # U218			REPOSITORIES	XP/TU/EF	PRPD' BY	
	6965 S UNION PARK CTR STE 300			PRICE		LOAN TYPE	
	COTTONWOOD HEIGHTS, UT 84047			REF. #	001038584		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	FISCHLI, GUNTHER DANIEL			CO-APPLICANT			
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

TRADELINES												
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

S	B	US BANK 2191434	10/18	10/05 07/18	\$12000 EDU	\$0 UNK \$0	\$0	-	-	-		PAID XP/TU/EF
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S	B	US BANK 2191421	10/18	08/04 07/18	\$4899 EDU	\$0 UNK \$0	\$0	-	-	-		PAID XP/TU/EF
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S	B	US BANK 2191476	10/18	02/05 07/18	\$5000 EDU	\$0 UNK \$0	\$0	-	-	-		PAID XP/TU/EF
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B	B	ZB NATIONAL ASSOCIATIO 3026315	07/20	10/17 07/20	\$200300 MTG	\$0 -	\$0	33	0	0	0	PAID XP/TU/EF
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HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

Trended	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19
Scheduled (\$)	0	0	0	151	151	151	151	151	151	151	151	151
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18
Scheduled (\$)	151	151	151	151	151	151	51	50	50	151	-	-
Actual (\$)	-	-	-	-	223	20443	189097	50	50	151	-	-
Balance (\$)	0	0	0	0	0	221	20576	10529	10527	10551	-	-

B	B	ZB NATIONAL ASSOCIATIO 180004015251	08/16	04/08 08/16	\$132500 MTG	\$0 -	\$0	99	0	0	0	PAID XP/TU/EF
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HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

B	B	ZB NATIONAL ASSOCIATIO 3159603	08/20	07/20 08/20	\$472000 MTG	\$0 \$0	\$0	2	0	0	0	AS AGREED XP/TU/EF
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HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

Trended	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19
Scheduled (\$)	0	-	-	-	-	-	-	-	-	-	-	-

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Certified Credit: 3281 E. GUASTI ROAD #290, ONTARIO, CA 91761 (P) 800-500-6117 (F) 800-500-5364

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FILE #	7088100	FNMA #	DATE COMPLETED	9/29/2020	RQD' BY
SEND TO	SECURITY NATIONAL MORTGAGE - MIDVALE GROUP		DATE ORDERED	9/29/2020	
	CUST. # U218		REPOSITORIES	XP/TU/EF	PRPD' BY
	6965 S UNION PARK CTR STE 300		PRICE		LOAN TYPE
	COTTONWOOD HEIGHTS, UT 84047		REF. #	001038584	

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	FISCHLI, GUNTHER DANIEL		CO-APPLICANT		
SOC SEC #	***-**-3594	DOB 02/08/1977	SOC SEC #		DOB
MARITAL STATUS	DEPENDENTS				

TRADELINES																
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	
		Trended	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19		10/19		09/19	08/19
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	12	-	-	-	-	-	-	-	-	-	-	-	-	-

J	B	ZIONS BANK 4147410025001196	08/19	07/15 09/16	\$25000 REV	\$0 \$0	\$0	34	0	0	0	CRCDLST TU/EF
CREDIT CARD STOLEN OR LOST; FLEXIBLE SPENDING CREDIT CARD												

J	B	ZIONS FIRST NATIONAL B 18413781	08/20	12/04 03/17	\$2500 REV	\$0 \$0	\$0	9	0	0	0	AS AGREED XP/TU/EF
CHECK CREDIT OR LINE OF CREDIT												

		Trended	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19
		Scheduled (\$)	0	0	0	0	-	-	-	-	-	-	-	-
		Actual (\$)	2	2	2	2	2	2	2	2	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	-	-	-	-

INQUIRIES (LAST 120 DAYS)				
XP	B	07/02/20	FIRST UTAH BANK	BANKING
XP	B	07/01/20	FIRST UTAH BANK	BANKING
XP	B	06/28/20	US SM BUS ADMIN ODA	GOVERNMENT
XP	B	06/23/20	ZIONS FIRST NATIONAL B	BANKING

PUBLIC RECORDS
*** NONE ***

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 09/29/20
NAME: GUNTHER D FISCHLI *****3594 DOB: 02/08/77
NAME: FISCHLI GUNTHER *****3594 DOB: N/A
SSN: *****3594
ADDRESS: 9591 HIGH MEADOW DR, SOUTH JORDAN, UT 84095-3203 - REPORTED 06/04 - 08/20
ADDRESS: 893 BAXTER DR, SOUTH JORDAN, UT 84095-8506 - REPORTED 12/13 - 03/18
ADDRESS: 512 E 4500 S STE 100, MURRAY, UT 84107-2942 - REPORTED 03/06 - 07/07
EMPLOYER: SOLAROO// - REPORTED 09/17
EMPLOYER: CCS LOANS// - REPORTED 10/14

2 TRANSUNION - PULLED ON: 09/29/20 - INFILE DATE: 03/01/99
NAME: GUNTHER D FISCHLI
NAME: FISCHLI,GUNTHERDANI,D

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SEND TO	SECURITY NATIONAL MORTGAGE - MIDVALE GROUP			DATE ORDERED	9/29/2020		
	CUST. # U218			REPOSITORIES	XP/TU/EF	PRPD' BY	
	6965 S UNION PARK CTR STE 300			PRICE		LOAN TYPE	
	COTTONWOOD HEIGHTS, UT 84047			REF. #	001038584		
PROPERTY ADDRESS							
APPLICANT				CO-APPLICANT			
APPLICANT	FISCHLI, GUNTHER DANIEL			CO-APPLICANT			
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
SOURCE OF INFORMATION							
	NAME: DOB: 02/08/77						
	SSN: *****3594						
	ADDRESS: 9591 S HIGH MEADOW DR, SOUTH JORDAN, UT 84095-3203 - REPORTED 10/05						
	ADDRESS: 893 W BAXTER DR, SOUTH JORDAN, UT 84095-8506 - REPORTED 12/13						
	ADDRESS: 4584 W 3245 S, SALT LAKE CTY, UT 84120-1524 - REPORTED 10/08						
	EMPLOYER: SOLAROO ENERGY/MANAGER/						
	EMPLOYER: SUN PEAK FIN//						
3	EQUIFAX - PULLED ON: 09/29/20 - INFILE DATE: 03/18/99						
	NAME: GUNTHER FISCHLI DOB: 02/08/77						
	NAME: KJARSTIN FISCHLI						
	NAME: GUNTHER D FISCHILI						
	SSN: *****3594						
	ADDRESS: 9591 S HIGH MEADOW DR, SOUTH JORDAN, UT 84095 - REPORTED 09/04 - 09/20						
	ADDRESS: 893 W BAXTER DR, SOUTH JORDAN, UT 84095 - REPORTED 11/16 - 06/20						
	ADDRESS: 512 E 4500 S STE 100, SALT LAKE CITY, UT 84107 - REPORTED 01/07 - 01/11						
ALERT							
1 - GUNTHER D FISCHLI YOB: 1977 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED							
CREDITORS							
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329					800-528-4800	
BANK OF AMERICA NA	4909 SAVARESE CIRCLE FL1-908-01-47, TAMPA, FL 33634					800-669-6607	
BANK OF AMERICA, NA	450 AMERICAN ST, SIMI VALLEY CA 93065					800-669-6607	
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081					800-955-9900	
BARCLAYS BANK DE	PO BOX 26182, WILMINGTON DE 19899					866-283-6635	
CAP 1 BANK						800-955-7070	
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060						
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058					800-955-7070*	
CHASE	800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081					800-955-9900	
CITICARDS CBNA	PO BOX 6190, SIOUX FALLS, SD 57117					855-378-6467	
CRTFDCRDT	1180 OLYMPIC DR # 207, CORONA, CA 91719					909-3713911	
GLELSI/US BANK/NA	2401 INTERNATIONAL LN, MADISON, WI 53704					608-246-1750	
GREAT LAKE HIGHER ED	2401 INTERNATIONAL LANE POB 7859, MADISON, WI 53704					800-236-4300	
JORDAN CREDIT UNION	PO BOX 1888, SANDY, UT 84091					801-566-4195	
JORDAN CU	9260 SOUTH 300 EAST, SANDY, UT 84070					801-566-4195	
JUNIPER BANK	1007 N ORANGE ST, WILMINGTON, DE 19801					877-523-0478 CAN USE	
JUNIPER BK	1007 ORANGE STREET SUITE, WILMINGTON DE 19801					302-888-1400	
MOUNTAIN AMERICA CU	180 E 100 S, SALT LAKE CITY, UT 84139					801-325-6228	
MT AMERICA						800-748-4302	
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	CUST. # U218			REPOSITORIES	XP/TU/EF	PRPD' BY	
	6965 S UNION PARK CTR STE 300			PRICE		LOAN TYPE	
	COTTONWOOD HEIGHTS, UT 84047			REF. #	001038584		
PROPERTY ADDRESS							
APPLICANT				CO-APPLICANT			
APPLICANT	FISCHLI, GUNTHER DANIEL			CO-APPLICANT			
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CREDITORS							
MTN AMER CU	660 S 200 EAST, SALT LAKE CITY, UT 84111					800-748-4302	
R C WILLEY	2301 S. 300 WEST, SALT LAKE CITY, UT 84115					801-461-3940	
RC WILLEY	2301 SOUTH 300 WEST, SALT LAKE CITY UT 84115					877-315-0183 02/08	
RC WILLEY HOME FURN	2301 S 300 W, SALT LAKE CITY, UT 84115					801-461-3940	
SEC SVC FCU	PO BOX 691510 16211 LA CANTERA PARKWAY, SAN ANTONIO, TX 78256					800-527-7328	
TMR/BAYFIELD CNTY CHILD SUPP	PO BOX 187, WASHBURN WI 548910187					(608) 266-8406	
TOYOTA MOTOR CREDIT	7670 S CHESTER ST UNIT 2, ENGLEWOOD, CO 80112					800-874-8822	
TOYOTA MTR	3151 S VAUGHN SUITE 600, AURORA, CO 80014					303-695-2300	
u.s. bank/fm	,					800-375-4494	
US BANK	CB DISPUTES, SAINT LOUIS MO 63166					800-872-2657	
US BANK/NA ND	4325 17TH AVE S, FARGO, ND 58125					888-852-5786 CR CD	
US SM BUS ADMIN ODA	,					800-659-2955	
USB/GLHEC	,					608-246-1750	
ZIONS BANK	310 S MAIN, SALT LAKE CITY, UT 84119					801-974-8800	
ZIONS FIRST NATIONAL B	2460 S 3270 W, WEST VALLEY CITY, UT 84119					801-974-8880	
ZIONS FIRST NATIONAL BK	PO BOX 702051, SALT LAKE CITY UT 841702051					(801) 974-8899	
ZIONS VISA	,					801-974-8847	
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.

-
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

MISCELLANEOUS INFORMATION

- Instant View Password: B2-47700D

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FILE #	7088100	FNMA #		DATE COMPLETED	9/29/2020	RQD' BY	
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	6965 S UNION PARK CTR STE 300			PRICE		LOAN TYPE	
	COTTONWOOD HEIGHTS, UT 84047			REF. #	001038584		
PROPERTY ADDRESS							
APPLICANT				CO-APPLICANT			
APPLICANT	FISCHLI, GUNTHER DANIEL			CO-APPLICANT			
SOC SEC #	***-**-3594	DOB	02/08/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

MISCELLANEOUS INFORMATION

- To verify the authenticity of this credit report, please visit <https://certifiedcredit.meridianlink.com> and click on the Instant View link. Enter Identifier # 7088100 and password B2-47700D to view the report. For any inquiries regarding this report or services provided by Certified Credit please contact us at 800-500-6117.

*** END OF REPORT 11/17/2020 1:37:54 PM ***

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RETURN SERVICE REQUESTED

GUNTHER DANIEL FISCHLI
9591 HIGH MEADOW DR
SOUTH JORDAN, UT 84095

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	804 Source: EXPERIAN Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 09/29/20
Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 82 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none">• TOO MANY INQUIRIES LAST 12 MONTHS• TOO MANY ACCOUNTS RECENTLY OPENED• TOO MANY ACCOUNTS WITH BALANCES
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

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Case No(s). 18-1552-EL-AGG

Summary: In the Matter of the Application of Energy Auction Exchange LLC