



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/16/20 16:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4577
 Name: Megill, Joseph
 Current Address: 467 Saratoga Ave 228
 San Jose CA.95129

MEGILL , JOSEPH P.

Also Known As:

SSN: 000-00-4577
 Date of Birth: 10/69

Phone:

In File Since: 6/94

Current Address:
 467 SARATOGA AV. #228.
 SAN JOSE CA. 95129
 Reported 11/08

Previous Address:
 3460 WOODSIDE LN.
 SAN JOSE CA. 95121
 Reported 12/06

Previous Address:
 4412 E. MULBERRY ST. #13228.
 FORT COLLINS CO. 80524

EMPLOYMENT

SIGNATURE	Position:	EXECUTIVE	Start:	In File Since:
			End:	Effective:
DOMINOS PIZZA	Position:		Start:	In File Since:
			End:	Effective:

SCORING

Type	Score	Explanation
VANTAGESCOR3	+523	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 32 Balances on bankcard or revolving accounts too high compared to credit limits 18 Total of balances on accounts never late is too high compared to loan amounts SCORECARD: 01 Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMATION Summary (Total History)

Public Records:	1	Collections:	1	Trades:	68	Inquiries:	6
Negative Trade Accounts:	14	Trade Accounts with Any Historical Negatives:	4	Occurrence of Historical Negatives:	23		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	32	\$16,706	\$14,650	\$7,793	\$0	\$240	47%
Installment	35	\$13,645	\$0	\$6,654	\$0	\$961	n/a
Closed w/Balance-		n/a	n/a	\$26,797	\$1,075	\$415	n/a
Total	68	\$30,351	\$14,650	\$41,244	\$1,075	\$1,616	

COLLECTIONS

NCA (Y 9883003) Account # 13316 Account Rating O9B
Original Creditor: KWIKCASH INC(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,416 **Opened:** 6/20
Account Type: OPEN **Balance:** \$2,416 **Paid:**
Responsibility: I **Past Due:** \$2,416 **Closed:**
Last Payment: **Verified:** 9/20
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PUBLIC RECORDS

Z 508726L Docket # 1553433
Type: CHAPTER 13 BANKRUPTCY FILING **Location:** **Filed:** 10/15
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: I **Attorney:** W KIRK MOORE **Orig Balance:** **Paid:**
Liabilities: **Curr Balance:**

TRADES

CITI (B 064DB002) Account # 546616033122 Account Rating R09
Type: REVOLVING **Credit Limit:** \$8,500 **Balance:** \$9,666 **Opened:** 12/13
Loan Type: FLEXIBLE SPENDING CREDIT CARD **High Credit:** \$9,875 **Past Due:** \$1,075 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:** 9/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/20
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

PLAIN GREEN (F 02ED9001) Account # 391238 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 4/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 4/18
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

ONEMAIN FI (F 02DCM001) Account # 6074390215195929 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$9,450 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 3/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/17
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

TRADES

GLOBAL PYMT (F 01VXV001) Account # MEGJ46 Account Rating O9P
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: RETURNED CHECK **High Credit:** \$384 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/16
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 8/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

FST PREMIER (B 041PF045) Account # 517800640129 Account Rating R07
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 6/13
Loan Type: CREDIT CARD **High Credit:** \$1,018 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/15
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 9/20
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

FST PREMIER (B 041PF045) Account # 517800638340 Account Rating R07
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 8/14
Loan Type: CREDIT CARD **High Credit:** \$460 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/15
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 9/20
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

BK OF AMER (B 01597029) Account # 4395 Account Rating R07
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 9/11
Loan Type: CREDIT CARD **High Credit:** \$652 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/15
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

CAPITAL ONE (B 01DTV001) Account # 517805809773 Account Rating R07
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 4/10
Loan Type: CREDIT CARD **High Credit:** \$921 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805822173 Account Rating R07
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/09
Loan Type: CREDIT CARD **High Credit:** \$618 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 515597002632 Account Rating R07
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 4/10
Loan Type: CREDIT CARD **High Credit:** \$509 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV003) Account # 543857000742 Account Rating R07
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 7/07
Loan Type: CREDIT CARD **High Credit:** \$864 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

NC FINANCIAL (F 02E9T001) Account # 2014CA876431590 Account Rating I07
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$6,570 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

FIRST SVG CC (B 02BYX001) Account # 543360113094 Account Rating R07
Type: REVOLVING **Credit Limit:** \$550 **Balance:** \$0 **Opened:** 10/09
Loan Type: CREDIT CARD **High Credit:** \$735 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/15
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

TRADES

AVANT (F 02E8W001) Account # 67762 Account Rating 107
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$4,800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/15
Remarks: CHAPTER 13 BANKRUPTCY **Charge Off:** **Verified:** 12/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CBNA (B 0292F031) Account # 426937100291 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$298 **Opened:** 11/11
Loan Type: CREDIT CARD **High Credit:** \$344 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN29 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111111

MERRICK BK (B 01TGU001) Account # 412061405313 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$804 **Opened:** 8/11
Loan Type: CREDIT CARD **High Credit:** \$890 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN42 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

CAPITAL ONE (B 01DTV001) Account # 517805914584 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$1,236 **Opened:** 3/11
Loan Type: CREDIT CARD **High Credit:** \$1,307 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN34 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

JPMCB CARD (B 026QK001) Account # 403690210917 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$72 **Opened:** 9/07
Loan Type: CREDIT CARD **High Credit:** \$460 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN35 **Last Payment:** **Closed:** 10/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

FNWSE/OPPLNS (F 02EZF004) Account #LAI01160377 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,678 **Opened:** 3/20
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M660 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 1111

Late Payments 0 0 0 **Delinquency** **Maximum:**
(04 Months) 30 60 90 **Amount:**
Date:

Payment Pattern

FST PREMIER (B 041PF015) Account #517800684517 Account Rating R01

Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,125 **Opened:** 1/20
Loan Type: CREDIT CARD **High Credit:** \$1,125 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:**
Remarks: AFFECTED BY NATURAL/DECLARED DISASTER **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 1111111

Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

Payment Pattern

FST PREMIER (B 041PF015) Account #517800657295 Account Rating R01

Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$1,230 **Opened:** 4/16
Loan Type: CREDIT CARD **High Credit:** \$1,230 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:**
Remarks: AFFECTED BY NATURAL/DECLARED DISASTER **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

Late Payments 0 0 0 **Delinquency** **Maximum:**
(48 Months) 30 60 90 **Amount:**
Date:

Payment Pattern

DISCOVERBANK (B 09616003) Account #601120890391 Account Rating R01

Type: REVOLVING **Credit Limit:** \$7,000 **Balance:** \$7,834 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$8,235 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN150 **Last Payment:** **Closed:** 6/20
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 112111111444
Months 13-24: 321121111111
Months 25-36: 111111111111
Months 37-48: 111111111111

Late Payments 3 1 3 **Delinquency** **Maximum:** 8/19 (04)
(48 Months) 30 60 90 **Amount:** \$859
Date: 8/19

Payment Pattern

SYNCB/CHEVRO (O 0235064X) Account #706159200118 Account Rating R01

Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$40 **Opened:** 8/09
Loan Type: CHARGE ACCOUNT **High Credit:** \$294 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

Late Payments 0 0 0 **Delinquency** **Maximum:**
(48 Months) 30 60 90 **Amount:**
Date:

Payment Pattern

TRADES

SYNCB/PPMC (B 0235061Z) Account # 521853106382 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$1,183 **Opened:** 5/16
Loan Type: CREDIT CARD **High Credit:** \$1,946 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

BANKAMERICA (B 06331059) Account # 5040 Account Rating R01
Type: REVOLVING **Credit Limit:** \$6,200 **Balance:** \$6,706 **Opened:** 9/06
Loan Type: CREDIT CARD **High Credit:** \$7,046 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN172 **Last Payment:** **Closed:** 10/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CREDITONEBNK (B 054MR013) Account # 444796248572 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$376 **Opened:** 1/20
Loan Type: CREDIT CARD **High Credit:** \$376 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

CELTIC/CONT (F 02AQE006) Account # 534636021137 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$987 **Opened:** 1/20
Loan Type: CREDIT CARD **High Credit:** \$998 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

JPMCB CARD (B 026QK001) Account # 418550600531 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$2,519 **Opened:** 8/06
Loan Type: CREDIT CARD **High Credit:** \$3,273 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN58 **Last Payment:** **Closed:** 8/19
Remarks: PAYING PARTIAL PAYMENT AGREEMENT **Charge Off:** **Verified:** 8/20
Update Method: automated
Late Payments 2 3 0 **Delinquency** **Maximum:** 8/19 (03) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111333
Date: 8/19 **Months 13-24:** 221111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

TRADES

FST PREMIER (B 041PF015) Account # 517800682832 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$514 **Opened:** 3/20
Loan Type: CREDIT CARD **High Credit:** \$541 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 1780382454 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$427 **Opened:** 7/20
Loan Type: UNSECURED **High Credit:** \$400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 004M **Last Payment:** **Closed:**
Remarks: AFFECTED BY NATURAL/DECLARED DISASTER **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:**
 (Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 1718700833 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/20
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 7/20
Remarks: AFFECTED BY NATURAL/DECLARED DISASTER **Charge Off:** **Verified:** 7/20
Update Method: automated
Months 1-12: 1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (04 Months) 30 60 90 **Amount:**
Date:

SPEEDY CASH (F 02H71002) Account # 37005177 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,549 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M301 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/20
Update Method: automated
Months 1-12: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (01 Months) 30 60 90 **Amount:**
Date:

OPPITY FIN (F 02EZFO01) Account # LAI00880477 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/20
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/20
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:

TRADES

CITI (B 064DB002) Account # 542418081510 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,200 **Balance:** \$0 **Opened:** 10/07
Loan Type: CREDIT CARD **High Credit:** \$5,248 **Past Due:** \$0 **Paid:** 11/19
Responsibility: A **Terms:** **Last Payment:** **Closed:** 4/19
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 3/20
Update Method: automated
Late Payments 1 1 3 **Delinquency** **Maximum:** 9/19 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** \$957 **Months 1-12:** 11115432111
Date: 9/19 **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

LENDUP (F 02EDA001) Account # 1624635067 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/19
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 2/20
Remarks: CLOSED **Charge Off:** **Verified:** 2/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

LENDUP (F 02EDA001) Account # 1454201725 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 11/19
Remarks: CLOSED **Charge Off:** **Verified:** 11/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

KAY JEWELERS (J 02G8P002) Account # 763700002440 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,100 **Balance:** \$0 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$5,361 **Past Due:** \$0 **Paid:** 9/19
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/19
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 11/19
Update Method: automated
Late Payments 2 1 3 **Delinquency** **Maximum:** 7/19 (05) **Payment Pattern**
(11 Months) 30 60 90 **Amount:** \$830 **Months 1-12:** X2554321111
Date: 7/19

OPPITY FIN (F 02EZFO01) Account # LAI00709328 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 8/19
Remarks: CLOSED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

TRADES

OPPIY FIN (F 02EZFO01) Account # LAI00533433 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 6/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 1306426637 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPPIY FIN (F 02EZFO01) Account # LAI00376507 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 1/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 1032800963 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPPIY FIN (F 02EZFO01) Account # LAI00263046 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 8/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDUP (F 02EDA001) Account #775559641 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDMART (F 02G6P001) Account #392971 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$5,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPPITY FIN (F 02EZFO01) Account #APP0001318973 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$3,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account #556373683 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPPITY FIN (F 02EZFO01) Account #APP0000311009 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDUP (F 02EDA001) Account # 350563290 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 7/17
Remarks: CLOSED **Charge Off:** **Verified:** 7/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

PLAIN GREEN (F 02ED9001) Account # 369293 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

KAY JEWELERS (J 0722D62X) Account # 600212 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,373 **Balance:** \$0 **Opened:** 4/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,373 **Past Due:** \$0 **Paid:** 5/15
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/17
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

OPPTY FIN (F 02EZF001) Account # 475325 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 466304004606 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 3/07
Loan Type: CREDIT CARD **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805824645 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$0 **Opened:** 11/09
Loan Type: CREDIT CARD **High Credit:** \$1,274 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

CITI/CBNA (J 0215G003) Account # 603525306155 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 10/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$544 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

THD/CBNA (B 026H3005) Account # 603532020721 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 4/06
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,123 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

RISE (F 02E70002) Account # 63447881 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 5/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111

ONEMAIN FI (F 02DCM001) Account # 6070518143135178 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: UNSECURED **High Credit:** \$7,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 3/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(15 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111

TRADES

RISE (F 02E70002) Account # 62645249 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 1/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

NC FINANCIAL (F 02E9T001) Account # 2014CA028424456 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$6,180 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 9/14
Remarks: CLOSED **Charge Off:** **Verified:** 9/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
 (04 Months) 30 60 90 **Amount:**
Date:

NC FINANCIAL (F 02E9T001) Account # 2014CA881448927 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: UNSECURED **High Credit:** \$5,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 3/14
Remarks: CLOSED **Charge Off:** **Verified:** 3/14
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

NC FINANCIAL (F 02E9T001) Account # 2013CA946263254 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/14
Loan Type: UNSECURED **High Credit:** \$5,690 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 2/14
Remarks: CLOSED **Charge Off:** **Verified:** 2/14
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

NC FINANCIAL (F 02E9T001) Account # 2013CA936677196 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 12/13
Remarks: CLOSED **Charge Off:** **Verified:** 12/13
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

NC FINANCIAL (F 02E9T001) Account # 2013CA357011024 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 10/13
Remarks: CLOSED **Charge Off:** **Verified:** 10/13
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

NC FINANCIAL (F 02E9T001) Account # 2013CA077756824 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13
Loan Type: UNSECURED **High Credit:** \$4,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 10/13
Remarks: CLOSED **Charge Off:** **Verified:** 10/13
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

ONEMAIN FI (F 02DCM001) Account # 6070518133126466 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13
Loan Type: AUTOMOBILE **High Credit:** \$8,033 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 7/13
Remarks: CLOSED **Charge Off:** **Verified:** 7/13
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

JPMCB CARD (B 0247V035) Account # 182000000658 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 12/05
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,089 **Past Due:** \$0 **Paid:** 10/11
Responsibility: A **Terms:** **Last Payment:** **Closed:** 6/11
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/12
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

FST PREMIER (B 041PF015) Account # 517800638103 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 7/11
Loan Type: CREDIT CARD **High Credit:** \$204 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:** 7/11
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 10/11
Update Method: automated
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/16/20	LS FINANCING (FLA2613540 CAL)		
3/08/20	SYNCB/PPMC (NNY2135844 EAS)		
2/07/20	SYNCB/PAYPAL (BMA2450957 EAS)		
1/14/20	CELTIC/CONT (FNJ1271865 EAS)		
12/31/19	WF CRD SVC (BDM6006032 ILM)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
11/25/19	SYNCB/PPMC (NNY2135844 EAS)		
1/13/19	ASPEN FINANC (FPH2951636 EAS)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA N DIST BK	ZP0508726L	(408) 278-7500	280 S FIRST STREET SAN JOSE, CA 95113

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