



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/12/20 20:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5084
 Name: Hodgdon, Mark
 Current Address: 18880 Douglas
 Irvine CA.92612

HODGDON , MARK TIMOTHY

Also Known As:

HODGDON,LORD,MARK
 OGDON,MARK,T

SSN: 000-00-5084
 Date of Birth: 11/56

Phone:

In File Since: 9/86

Current Address:

650 LAS ROBLAS GRANDE DR.
 SANTA ROSA BEACH FL. 32459
 Reported 10/18

Previous Address:

8107 INSPIRATION DR.
 MIRAMAR BEACH FL. 32550
 Reported 4/18

Previous Address:

1581 JAMI HOLLOW WY.
 LAWRENCEVILLE GA. 30043

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
SANDESTIN INVESTMEN	SR VICE PRESIDENT	9/12		9/19	9/19
SVI INVESTMENTS				12/16	12/16

SCORING

Type
VANTAGESCOR3

Score
+803

Explanation
 12 The date that you opened your oldest account is too recent
 04 The balances on your accounts are too high compared to loan amounts
 36 Your largest credit limit on open bankcard or revolving accounts is too low
 85 You have too many inquiries on your credit report
 SCORECARD: 11

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	0	Trades:	17	Inquiries:	9
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$13,584	\$53,500	\$0	\$0	\$0	100%
Installment	8	\$25,074	\$0	\$8,235	\$0	\$403	n/a
Mortgage	2	\$276,210	\$0	\$249,308	\$0	\$2,141	n/a
Open	1	\$1,643	\$0	\$0	\$0	\$0	100%
Total	17	\$316,511	\$53,500	\$257,543	\$0	\$2,544	

TRADES

ELAN FIN SVC (B 02749001)		Account # 414779000159		Account Rating R01	
Type: REVOLVING	Credit Limit: \$19,000	Balance: \$0	Opened: 3/16		
Loan Type: FLEXIBLE SPENDING CREDIT CARD	High Credit: \$3,922	Past Due: \$0	Paid: 8/20		
Responsibility: I	Terms:	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (48 Months)	0 0 0	Delinquency	Maximum:	Payment Pattern	Update Method: automated
	30 60 90		Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:	Months 25-36: 111111111111	Months 37-48: 111111111111
BBY/CBNA (H 0292F014)		Account # 603535132528		Account Rating R01	
Type: REVOLVING	Credit Limit: \$4,500	Balance: \$0	Opened: 9/18		
Loan Type: CHARGE ACCOUNT	High Credit: \$4,483	Past Due: \$0	Paid: 1/20		
Responsibility: I	Terms:	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (24 Months)	0 0 0	Delinquency	Maximum:	Payment Pattern	Update Method: automated
	30 60 90		Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:		
AMEX (B 021WB001)		Account # 3499924503595653		Account Rating R01	
Type: REVOLVING	Credit Limit: \$26,000	Balance: \$0	Opened: 4/17		
Loan Type: CREDIT CARD	High Credit: \$2,916	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (40 Months)	0 0 0	Delinquency	Maximum:	Payment Pattern	Update Method: automated
	30 60 90		Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:	Months 25-36: 111111111111	Months 37-48: 1111
JPMCB AUTO (B 0402D038)		Account # 11834915173602		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$8,235	Opened: 12/18		
Loan Type: AUTOMOBILE	High Credit: \$25,074	Past Due: \$0	Paid:		
Responsibility: I	Terms: 072M403	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (20 Months)	0 0 0	Delinquency	Maximum:	Payment Pattern	Update Method: automated
	30 60 90		Amount:	Months 1-12: 111111111111	Months 13-24: 11111111
			Date:		
CB/PTRYBRN (H 01NZ8080)		Account # 585637319881		Account Rating R01	
Type: REVOLVING	Credit Limit: \$4,000	Balance: \$0	Opened: 8/17		
Loan Type: CHARGE ACCOUNT	High Credit: \$2,263	Past Due: \$0	Paid: 2/20		
Responsibility: I	Terms:	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (36 Months)	0 0 0	Delinquency	Maximum:	Payment Pattern	Update Method: automated
	30 60 90		Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:	Months 25-36: 111111111111	

TRADES

WFHM (B 082TE004)		Account # 9360592058085		Account Rating M01	
Type: MORTGAGE	Credit Limit:	Balance: \$249,308	Opened: 9/18		
Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE	High Credit: \$276,210	Past Due: \$0	Paid:		
Responsibility: C	Terms: 360M2141	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (23 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	Update Method: automated
			Amount:	Months 1-12: 111111111111	Months 13-24: 11111111
			Date:		
AMEX (B 021WB001)		Account # 3499923445691143		Account Rating O01	
Type: OPEN	Credit Limit:	Balance: \$0	Opened: 5/16		
Loan Type: CREDIT CARD	High Credit: \$1,643	Past Due: \$0	Paid:		
Responsibility: A	Terms:	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 9/20		
Late Payments (48 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	Update Method: automated
			Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:	Months 25-36: 111111111111	Months 37-48: 111111111111
ELAN FIN SVC (B 02749001)		Account # 408181000463		Account Rating R01	
Type: REVOLVING	Credit Limit: \$21,500	Balance: \$0	Opened: 7/08		
Loan Type: CREDIT CARD	High Credit: \$9,937	Past Due: \$0	Paid: 8/18		
Responsibility: I	Terms:	Last Payment:	Closed: 8/20		
Remarks: INACTIVE ACCOUNT		Charge Off:	Verified: 8/20		
Late Payments (48 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	Update Method: automated
			Amount:	Months 1-12: 111111111111	Months 13-24: 111111111111
			Date:	Months 25-36: 111111111111	Months 37-48: 111111111111
MB FIN SVCS (F 0117Y003)		Account # 5001283497001		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 9/19		
Loan Type: AUTOMOBILE	High Credit: \$28,636	Past Due: \$0	Paid:		
Responsibility: I	Terms: 072M	Last Payment:	Closed: 12/19		
Remarks: CLOSED		Charge Off:	Verified: 12/19		
Late Payments (02 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	Update Method: automated
			Amount:	Months 1-12: 11	
			Date:		
CAF (F 045WK001)		Account # 28929834		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 4/18		
Loan Type: AUTOMOBILE	High Credit: \$23,998	Past Due: \$0	Paid:		
Responsibility: I	Terms: 060M	Last Payment:	Closed: 3/19		
Remarks: CLOSED		Charge Off:	Verified: 3/19		
Late Payments (11 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	Update Method: automated
			Amount:	Months 1-12: 111111111111	
			Date:		

TRADES

DHI MORTGAGE (F 02BXZ001)		Account # 1800243860918		Account Rating M01	
Type: MORTGAGE	Credit Limit:	Balance: \$0	Opened: 9/18	Paid:	
Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE	High Credit: \$276,210	Past Due: \$0	Closed: 10/18	Verified: 10/18	
Responsibility: C	Terms: 360M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: PURCHASED BY ANOTHER LENDER				Months 1-12:	
Late Payments (Months)	Delinquency	Maximum Amount:	Payment Pattern		
0 0 0 30 60 90		Date:			
CAP ONE AUTO (F 01W2K001)		Account # 62031316125831001		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/16	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$24,826	Past Due: \$0	Closed: 6/18	Verified: 6/18	
Responsibility: I	Terms: 060M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: CLOSED				Months 1-12: 1111111XX111	
Late Payments (18 Months)	Delinquency	Maximum Amount:	Payment Pattern		
0 0 0 30 60 90		Date:		Months 13-24: 111111	
WFDS (F 0839N077)		Account # 510560078431		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/16	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$9,299	Past Due: \$0	Closed: 4/18	Verified: 4/18	
Responsibility: I	Terms: 060M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: CLOSED				Months 1-12: 111111111111	
Late Payments (16 Months)	Delinquency	Maximum Amount:	Payment Pattern		
0 0 0 30 60 90		Date:		Months 13-24: 1111	
GATEWAY 1 (F 02C5K001)		Account # 20150352011192		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 3/15	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$21,820	Past Due: \$0	Closed: 12/17	Verified: 12/17	
Responsibility: I	Terms: 060M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: CLOSED				Months 1-12: 111111111111	
Late Payments (32 Months)	Delinquency	Maximum Amount:	Payment Pattern		
0 0 0 30 60 90		Date:		Months 13-24: 111111111111	
				Months 25-36: 11111111	
MB FIN SVCS (F 0117Y003)		Account # 1024639076001		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 8/12	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$30,538	Past Due: \$0	Closed: 6/17	Verified: 6/17	
Responsibility: I	Terms: 066M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: CLOSED				Months 1-12: 11111111111X	
Late Payments (48 Months)	Delinquency	Maximum Amount:	Payment Pattern		
0 0 0 30 60 90		Date:		Months 13-24: 111111111111	
				Months 25-36: 111111111111	
				Months 37-48: 111111111111	

TRADES

KOHL'S/CAPONE (D 012EN005) Account # 639305059810 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 1/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 1/12
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 2/15
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

JPMCB AUTO (B 0402D038) Account # 10630115202402 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/06
Loan Type: AUTOMOBILE **High Credit:** \$30,779 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 1/11
Remarks: CLOSED **Charge Off:** **Verified:** 1/11
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/12/20	LS FINANCING (FLA2613540 CAL)		
10/11/20	CREDCO (ZCO8256078 CAL)		
10/03/20	LIGHTSTREAM (BAM6525583 FLA)		
9/16/19	CORELOGIC (BCO2964510 CAL)		
9/07/19	SUNTRUST ATL (BAM4290038 FLA)		
9/07/19	MERCEDES BEN (ALA5844537 CAL)		
9/07/19	MB FIN SVCS (FDT4831813 MCH)		
2/08/19	CENTURYLINK (ULA4098644 SCT)		
12/15/18	CREDCO (ZCO8256078 CAL)		
12/15/18	COAF (FPC1246538 NTL)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)