



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/14/20 19:00 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6843
 Name: Martin, Chira
 Current Address: 400 Concourse Pl
 Belmont CA.94002

MARTIN , CHIRA TENILLE

Also Known As:

MARTIN,CHIRATENILLE
 TENILLEMARTIN,CHIRA

SSN: 000-00-6843
 Date of Birth: 02/78

Phone:

In File Since: 6/96

Current Address:

216 MACLANE ST.
 PALO ALTO CA. 94306
 Reported 8/19

Previous Address:

3790 EL CAMINO REAL 3790 EL CAMI
 PALO ALTO CA. 94306
 Reported 4/20

Previous Address:

1436 CARNELIAN DR 1436 CARNELIAN DR.
 SAN JOSE CA. 95122

EMPLOYMENT

MOTHER SHYRA MISSION

Position:

Start:

In File Since: 10/20

End:

Effective: 10/20

MOTHER SHYRAS MISSION

Position: CEO

Start: 10/10

In File Since: 10/20

End:

Effective: 7/20

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

43 INQUIRIES IN THE LAST 60 DAYS

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score

+449

Explanation

98 There is a bankruptcy on your credit report
 15 Newest delinquent or derogatory payment status on your accounts is too recent
 07 You have too many delinquent or derogatory accounts
 32 Balances on bankcard or revolving accounts too high compared to credit limits
 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:	6	Trades:	32	Inquiries:	180
Negative Trade Accounts:	9	Trade Accounts with Any Historical Negatives:	8	Occurrence of Historical Negatives:	31		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$2,435	\$7,200	\$2,192	\$365	\$255	70%
Installment	26	\$30,111	\$0	\$32,977	\$12,344	\$709	n/a
Closed w/Balance-		n/a	n/a	\$7,312	\$135	\$0	n/a
Total	32	\$32,546	\$7,200	\$42,481	\$12,844	\$964	

COLLECTIONS

WAKEFIELD (Y 377S001)	Account # 13P14G	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$1,142
Account Type: OPEN		Balance: \$1,399
Responsibility: I		Past Due: \$0
		Last Payment:
		Opened: 6/17
		Paid:
		Closed:
		Verified: 10/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
I C SYSTEM (Y 2834001)	Account # 116333861	Account Rating O9B
Original Creditor: T MOBILE(cableOrCellular)	Remarks: AFFECTED BY NATURAL/DECLARED DISASTER	Amount Placed: \$775
Account Type: OPEN		Balance: \$775
Responsibility: I		Past Due: \$775
		Last Payment:
		Opened: 7/20
		Paid:
		Closed:
		Verified: 10/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
CBA (Y 720M001)	Account # 17959525	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$119
Account Type: OPEN		Balance: \$119
Responsibility: I		Past Due: \$119
		Last Payment:
		Opened: 7/20
		Paid:
		Closed:
		Verified: 10/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
CBA (Y 720M001)	Account # 17799529	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$85
Account Type: OPEN		Balance: \$105
Responsibility: I		Past Due: \$105
		Last Payment:
		Opened: 6/19
		Paid:
		Closed:
		Verified: 10/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
AD ASTRA REC (Y 2BRL001)	Account # 6883352	Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 CA(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$315
Account Type: OPEN		Balance: \$295
Responsibility: I		Past Due: \$295
		Last Payment:
		Opened: 4/18
		Paid:
		Closed:
		Verified: 10/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

COLLECTIONS

ALLST CR BUR (Y 13ZV001)	Account # 592802X1A	Account Rating O9B
Original Creditor: CREDIT UNION ONE CK(banking)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$132
Account Type: OPEN		Balance: \$132
Responsibility: I		Past Due: \$132
		Last Payment:
		Opened: 7/16
		Paid:
		Closed:
		Verified: 9/20
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

PUBLIC RECORDS

Z 5000411	Docket # 1449660	
Type: CHAPTER 13 BANKRUPTCY DISMISSED	Location:	Filed: 6/14
Court: BK(U.S. Bankruptcy Court)	Plaintiff:	Effective:
Responsibility: I	Attorney: JESSE R SWEENEY	Paid: 2/15
	Liabilities:	
	Orig Balance:	
	Curr Balance:	

TRADES

CAPITAL BANK (B 02CKJ002)	Account # 462192102140	Account Rating R09
Type: REVOLVING	Credit Limit: \$200	Balance: \$93
Loan Type: CREDIT CARD	High Credit: \$327	Past Due: \$93
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated
		Months 1-12:

MONEYLION (F 02G4R001)	Account # LLI42746665	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$41
Loan Type: PARTLY SECURED	High Credit: \$500	Past Due: \$42
Responsibility: I	Terms: 011M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated
		Months 1-12:

BK OF MO (B 02CS5002)	Account # 405731032293	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0
Loan Type: CREDIT CARD	High Credit: \$521	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated
		Months 1-12:

TRADES

EXETER FIN (F 02BBG001) Account # 68068129162111001 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: AUTOMOBILE **High Credit:** \$14,071 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 066M **Last Payment:** **Closed:** 9/14
Remarks: BANKRUPTCY DISMISSED **Charge Off:** **Verified:** 9/14
Update Method: locked

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

AUTOTRAKK (A 025BF001) Account # 50909 Account Rating 18A

Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,178 **Opened:** 3/15
Loan Type: AUTO LEASE **High Credit:** \$23,012 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 061M **Last Payment:** **Closed:** 4/16
Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Charge Off:** **Verified:** 9/20
Update Method: automated

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

CREDITACPT (F 0950Y002) Account # 82167017 Account Rating 105

Type: INSTALLMENT **Credit Limit:** **Balance:** \$12,574 **Opened:** 1/16
Loan Type: AUTOMOBILE **High Credit:** \$8,816 **Past Due:** \$12,344 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:**
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER **Charge Off:** **Verified:** 9/20
Update Method: automated

Late Payments (48 Months) 1 1 8 30 60 90 **Delinquency** **Maximum:** 1/17 (05) **Payment Pattern** **Months 1-12:** 5555XXXXXX
Amount: **Months 13-24:** XXXXXXXXXXXX
Date: 1/17 **Months 25-36:** XXXXXXXXXXXX
Months 37-48: XXXXX554321

SBNASELFLNDR (B 02FCE002) Account # 19731504 Account Rating 103

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/19
Loan Type: SECURED **High Credit:** \$1,700 **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 (02 Months) 1 0 0 30 60 90 **Delinquency** **Maximum:** 11/19 (03) **Payment Pattern** **Months 1-12:** 21
Amount:
Date: 11/19

TBOM/CONTFIN (F 02AQE003) Account # 516648820082 Account Rating R02

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$456 **Opened:** 2/20
Loan Type: CREDIT CARD **High Credit:** \$503 **Past Due:** \$105 **Paid:**
Responsibility: I **Terms:** MIN75 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated

Late Payments (06 Months) 1 0 0 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 112111
Amount:
Date:

TRADES

NCD FINANCIA (H 02BZU001) Account # 288 Account Rating R02
Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$944 **Opened:** 7/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,140 **Past Due:** \$260 **Paid:**
Responsibility: I **Terms:** MIN180 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 2 2 0 **Delinquency** **Maximum:** 2/20 (03) **Payment Pattern** **Months 1-12:** 111132321111
(13 Months) 30 60 90 **Amount:** \$65 **Months 13-24:** 1
Date: 2/20

SANTANDER (F 01R18003) Account # 30000233882741000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$19,040 **Opened:** 10/19
Loan Type: AUTOMOBILE **High Credit:** \$19,132 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 074M512 **Last Payment:** **Closed:**
Remarks: AFFECTED BY NATURAL/DECLARED DISASTER **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 2 2 0 **Delinquency** **Maximum:** 2/20 (03) **Payment Pattern** **Months 1-12:** 1121133211
(10 Months) 30 60 90 **Amount:**
Date: 2/20

ATLCAPBKSELF (B 02GS2001) Account # 18968104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$862 **Opened:** 2/20
Loan Type: SECURED **High Credit:** \$1,663 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M150 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1112111
(07 Months) 30 60 90 **Amount:**
Date:

SELFINC/LEAD (F 02ANW004) Account # 33545 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$792 **Opened:** 9/20
Loan Type: SECURED CREDIT CARD **High Credit:** \$792 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

MONEYLION (F 02G4R001) Account # LLI43230988 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$501 **Opened:** 8/20
Loan Type: PARTLY SECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M47 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

TRADES

NAVIENT (V 06372060) Account #904595496720002200 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08
Loan Type: STUDENT LOAN **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 5/17
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(25 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXX111111
Date: **Months 13-24:** 111111111XXX
Months 25-36: 1

NAVIENT (V 06372060) Account #904595496720001200 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 5/17
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(25 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXX111111
Date: **Months 13-24:** 111111111XXX
Months 25-36: 1

NAVIENT (V 06372060) Account #904595496720003200 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/05
Loan Type: STUDENT LOAN **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 4/17
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(23 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXX1X1111X
Date: **Months 13-24:** 111X1111XX1

NAVIENT (V 06372060) Account #904595496720004200 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/05
Loan Type: STUDENT LOAN **High Credit:** \$2,625 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 4/17
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(23 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXX1X1111X
Date: **Months 13-24:** 111X1111XX1

DEPTEDNELNET (E 02CNN001) Account #900000059992249 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/08
Loan Type: STUDENT LOAN **High Credit:** \$2,333 **Past Due:** **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: manual
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** X111XX1111XX
Months 25-36: XXXXXXXX111

TRADES

DEPTEDNELNET (E 02CNN001) Account #900000059992349 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/08
Loan Type: STUDENT LOAN **High Credit:** \$1,044 **Past Due:** **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: manual
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** 1111111111XX
Months 25-36: XXXXXXX111

DEPTEDNELNET (E 02CNN001) Account #900000122110449 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10
Loan Type: STUDENT LOAN **High Credit:** \$7,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: manual
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** X111XX1111XX
Months 25-36: XXXXXXX111

DEPTEDNELNET (E 02CNN001) Account #900000207719349 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/02
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 1/17
Remarks: BANKRUPTCY DISMISSED **Charge Off:** **Verified:** 1/17
Update Method: locked
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** X111XX1111XX
Months 25-36: XXXXXXX111

DEPTEDNELNET (E 02CNN001) Account #900000207719249 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/05
Loan Type: STUDENT LOAN **High Credit:** \$10,408 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 300M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: locked
Late Payments 0 0 5 **Delinquency** **Maximum:** 1/14 (05) **Payment Pattern**
(36 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: 1/14 **Months 13-24:** X111XX1111XX
Months 25-36: XXXXXXX55555

DEPTEDNELNET (E 02CNN001) Account #900000059992449 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/08
Loan Type: STUDENT LOAN **High Credit:** \$308 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(47 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** X111XX1111XX
Months 25-36: XXXXXXX111

TRADES

DEPTEDNELNET (E 02CNN001)		Account #900000122110349		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 8/10	Paid:	
Loan Type: STUDENT LOAN	High Credit: \$5,500	Past Due: \$0	Closed: 1/17	Verified: 1/17	
Responsibility: I	Terms: 120M	Last Payment:	Update Method: locked	Months 1-12: XXXXXXXXXXXXX	
Remarks: ACCOUNT CLOSED DUE TO TRANSFER		Charge Off:	Months 13-24: X111XX1111XX	Months 25-36: XXXXXXX111	
Late Payments (47 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	
			Amount:		
			Date:		
DEPTEDNELNET (E 02CNN001)		Account #900000207719449		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 7/02	Paid:	
Loan Type: STUDENT LOAN	High Credit: \$1,350	Past Due: \$0	Closed: 1/17	Verified: 1/17	
Responsibility: I	Terms: 120M	Last Payment:	Update Method: locked	Months 1-12: XXXXXXXXXXXXX	
Remarks: ACCOUNT CLOSED DUE TO TRANSFER		Charge Off:	Months 13-24: X111XX1111XX	Months 25-36: XXXXXXX111	
Late Payments (47 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	
			Amount:		
			Date:		
DEPTEDNELNET (E 02CNN001)		Account #900000246200849		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/11	Paid:	
Loan Type: STUDENT LOAN	High Credit: \$97	Past Due: \$0	Closed: 1/17	Verified: 1/17	
Responsibility: I	Terms: 120M	Last Payment:	Update Method: locked	Months 1-12: XXXXXXXXXXXXX	
Remarks: CLOSED		Charge Off:	Months 13-24: X111XX1111XX	Months 25-36: XXXXXXX111	
Late Payments (47 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	
			Amount:		
			Date:		
DEPTEDNELNET (E 02CNN001)		Account #900000246200949		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/11	Paid:	
Loan Type: STUDENT LOAN	High Credit: \$2,599	Past Due: \$0	Closed: 1/17	Verified: 1/17	
Responsibility: I	Terms: 120M	Last Payment:	Update Method: locked	Months 1-12: XXXXXXXXXXXXX	
Remarks: ACCOUNT CLOSED DUE TO TRANSFER		Charge Off:	Months 13-24: X111XX1111XX	Months 25-36: XXXXXXX111	
Late Payments (47 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern	
			Amount:		
			Date:		
DEPTEDNELNET (E 02CNN001)		Account #900000207719149		Account Rating 101	
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 5/05	Paid:	
Loan Type: STUDENT LOAN	High Credit: \$8,656	Past Due:	Closed: 1/17	Verified: 1/17	
Responsibility: I	Terms: 300M	Last Payment:	Update Method: locked	Months 1-12: XXXXXXXXXXXXX	
Remarks: TRANSFERRED TO ANOTHER OFFICE		Charge Off:	Months 13-24: XXXXXXX111XX	Months 25-36: XXXXXXX55555	
Late Payments (36 Months)	0 0 5 30 60 90	Delinquency	Maximum: 1/14 (05)	Payment Pattern	
			Amount: \$433		
			Date: 1/14		

TRADES

FLOAT MONEY (R 02E2N001) Account # 20140 Account Rating L01
Type: LINEOFCREDIT **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 4/14
Loan Type: LINE OF CREDIT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

WEBBNK/FSTR (D 02CSN003) Account # 3276450010467064 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12
Loan Type: INSTALLMENT SALES **High Credit:** \$117 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 008M **Last Payment:** **Closed:** 9/13
Responsibility: I **Charge Off:** **Verified:** 9/13
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**

CITIBANK STU (B 09797013) Account # 5735368 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M43 **Last Payment:** **Closed:** 9/11
Remarks: ACCOUNT INFORMATION DISPUTED BY **Charge Off:** **Verified:** 9/11
CONSUMER **Update Method:** manual
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

CITIBANK STU (B 09797013) Account # 5735368 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08
Loan Type: STUDENT LOAN **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M57 **Last Payment:** **Closed:** 9/11
Remarks: ACCOUNT INFORMATION DISPUTED BY **Charge Off:** **Verified:** 9/11
CONSUMER **Update Method:** manual
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/14/20	LS FINANCING (FLA2613540 CAL)		
10/14/20	NAVY FCU (QNV4405179 EAS)		
10/12/20	INFINITI OF (ALA5162614 CAL)		
10/12/20	COAF (FPC1246538 NTL)		
10/12/20	EQUIFAX MTG (ZCH5949327 CHI)		
10/11/20	AMERICREDIT (FDF0027016 SCT)		
10/11/20	COAF (FPC1246538 NTL)		
10/11/20	REGIONAL ACC (BNC2081415 FLA)		
10/11/20	FLAGSHIP CRE (FPH3355120 EAS)		
10/11/20	INFINITI OF (ALA3163448 CAL)		
10/08/20	SYNCB/AMAZON (BNY5371284 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/20	COAF (FPC1246538 NTL)		
10/07/20	DESERT EUROP (ALA4177143 CAL)		
10/06/20	LAND ROVER J (ACH1467856 CHI)		
10/06/20	JPMCB AUTO (BCP0006508 NTL)		
10/06/20	LITHIA SUBAR (ACH5834136 CHI)		
10/06/20	NAVY FCU (QNV4405179 EAS)		
10/05/20	MB FIN SVCS (FDT4831813 MCH)		
10/05/20	LAND ROVER S (ACH4349224 CHI)		
10/05/20	COAF (FPC1246538 NTL)		
10/04/20	FLETCHER JON (ALA3685121 CAL)		
10/02/20	COAF (FPC1246538 NTL)		
10/01/20	BMW OF MOUNT (ACH2628618 CHI)		
9/29/20	COAF (FPC1246538 NTL)		
9/28/20	JAGUAR OF RI (ALA4187292 CAL)		
9/26/20	COAF (FPC1246538 NTL)		
9/25/20	FLAGSHIP CRE (FPH3355120 EAS)		
9/25/20	PRESTIGE FIN (FUT6339359 MWB)		
9/22/20	COAF (FPC1246538 NTL)		
9/22/20	AMERICREDIT (FDF0027016 SCT)		
9/22/20	VOLKSWAGEN O (ALA2811821 CAL)		
9/19/20	COAF (FPC1246538 NTL)		
9/18/20	DRIVE TIME (ADF3310634 SCT)		
9/11/20	EQUIFAX MTG (ZCH0008281 CHI)		
9/08/20	FLAGSHIP CRE (FPH3355120 EAS)		
9/08/20	COAF (FPC1246538 NTL)		
9/08/20	GM FINANCIAL (FDF1535129 SCT)		
9/08/20	JPMCB AUTO (BWL4897214 WIL)		
9/08/20	REGIONAL ACC (BNC2081415 FLA)		
9/07/20	BMW OF MOUNT (ACH2628618 CHI)		
9/07/20	BUICK GMC OF (ALA4728914 CAL)		
9/06/20	BOARDWALK VO (ALA2235261 CAL)		
9/06/20	COAF (FPC1246538 NTL)		
8/25/20	CREDCO (FCO1207005 CAL)		
8/14/20	CREDCO (FCO1207005 CAL)		
8/06/20	FLAGSHIP CRE (FPH3355120 EAS)		
7/27/20	COAF (FPC1246538 NTL)		
7/25/20	CREDCO (FCO1207005 CAL)		
7/23/20	LAND ROVER J (ALA5778415 CAL)		
7/22/20	JPMCB AUTO (BWL4897214 WIL)		
7/21/20	MARIN LUXURY (ALA6177425 CAL)		
6/23/20	FACTUAL DATA (QHO2004946 SCT)		
6/21/20	VETERANS UNI (QCH2920247 CHI)		
5/29/20	PREMIUM CB (ZMI0651860 FLA)		
4/19/20	EQUIFAX MTG (ZCH0008281 CHI)		
3/31/20	CURACAO (HLA2456536 CAL)		
3/02/20	AURA FINANCI (FNC4076411 CAL)		
2/26/20	CREDCO (FCO1207005 CAL)		
2/24/20	VETERANS UNI (QCH2920247 CHI)		
2/22/20	EQUIFAX MTG (ZCH5949327 CHI)		
2/19/20	CAPITAL ONE (BPC3575459 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
2/16/20	JPMCB AUTO (FHO0285355 SCT)		
2/16/20	COAF (FPC1246538 NTL)		
2/15/20	SYNCB (NDY1263431 DAY)		
2/15/20	FACTUAL DATA (QHO2004946 SCT)		
2/15/20	CIS WEST (ZNJ0200724 EAS)		
2/14/20	WF BANK NA (HDM2693338 ILM)		
2/12/20	TBOM/CONTFIN (BNJ5677834 EAS)		
2/12/20	SYNVS/TCI-FD (FSF3862830 MWB)		
2/04/20	FACTUAL DATA (QHO2004946 SCT)		
2/02/20	CELTIC/CONT (FNJ1271865 EAS)		
2/02/20	CREDIT TECH (ZLA7182379 CAL)		
1/27/20	EQUIFAX MTG (ZCH5949327 CHI)		
1/21/20	CREDIT PLUS (ZSM0049997 WIL)		
1/20/20	SETTLEMENT O (FLA2817041 CAL)		
1/11/20	UNIVERSAL CR (ZPH0006036 EAS)		
1/06/20	CREDIT TECH (ZDT0200064 MCH)		
1/03/20	COAF (FPC1246538 NTL)		
1/03/20	FACTUAL DATA (QCS1189141 CNM)		
12/23/19	FACTUAL DATA (ZCS6128213 CNM)		
12/22/19	ASCENT/RICH (BSD6060628 CAL)		
12/22/19	COAF (FPC1246538 NTL)		
12/22/19	JPMCB AUTO (BCP0006508 NTL)		
12/11/19	CIC HRD LDGN (FTN8457651 SCT)		
12/09/19	CELTIC/CONT (FNJ1271865 EAS)		
12/08/19	AMERICAN FIR (FWI1942141 ILM)		
12/03/19	ELITE RESTAU (WNJ5215652 EAS)		
11/19/19	SALLIE MAE B (BWL4102746 WIL)		
11/19/19	ASCENT/RICH (BSD6060628 CAL)		
11/17/19	ML TAB BANK (FUT1125820 MWB)		
11/15/19	JORA MANAGEM (FDF5266463 SCT)		
11/13/19	FACTUAL DATA (ZCS6128213 CNM)		
11/04/19	SUNTRUST/COG (BBT4109241 NEN)		
11/01/19	WINN VOLKSWA (ALA4228128 CAL)		
11/01/19	COAF (FPC1246538 NTL)		
10/31/19	T-MOBILE (UWA3747126 WAS)		
10/31/19	JIDD ENTERPR (ALA6026621 CAL)		
10/30/19	BRCLYSBANKDE (BWL3390354 WIL)		
10/30/19	AUTO SHOW SA (ADM4593281 ILM)		
10/26/19	EQUIFAX MTG (ZCH0008281 CHI)		
10/24/19	NAVY FCU (QNV1520918 EAS)		
10/24/19	SYNCB/PAYPAL (BMA2450957 EAS)		
10/21/19	CREDCO (ZCO4279853 CAL)		
10/15/19	AURA FINANCI (FNC4076411 CAL)		
10/15/19	SYNVS/TCI-FD (FSF3862830 MWB)		
10/14/19	FACTUAL DATA (QHO2004946 SCT)		
10/11/19	COAF (FPC1246538 NTL)		
10/11/19	AMERICREDIT (FDF0027016 SCT)		
10/10/19	PREMIER NISS (ALA4638265 CAL)		
10/10/19	SYNB/NISSAN (BNY5541140 EAS)		
10/10/19	JORA MANAGEM (FDF5266463 SCT)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/10/19	EXETER FIN (FDF1654822 SCT)		
10/10/19	COAF (FPC1246538 NTL)		
10/07/19	CONICELLI HY (ALA1333832 CAL)		
10/07/19	TOYOTA OF SB (ALA5878052 CAL)		
10/07/19	SERRAMONTE F (ACH6225011 CHI)		
10/05/19	CELTIC/CONT (FNJ1271865 EAS)		
10/05/19	SYNCB/CHEVRN (BNY2754256 EAS)		
9/26/19	FACTUAL DATA (QHO2004946 SCT)		
9/20/19	VETERANS UNI (QCH2920247 CHI)		
9/17/19	PRESTIGE FIN (FUT2467142 MWB)		
9/17/19	REGIONAL ACC (BNC2081415 FLA)		
9/16/19	CAPITAL ONE (BPC3575459 NTL)		
9/12/19	CAPITAL ONE (BPC3575459 NTL)		
9/12/19	AUTO FORCE R (ALA2323955 CAL)		
9/11/19	ADVNTGE CRED (ZDE3529660 CNM)		
9/03/19	AURA FINANCI (FNC4076411 CAL)		
8/31/19	SEASIDE CHRY (ACH1988353 CHI)		
8/25/19	HARON MOTORS (ACH5142433 CHI)		
8/24/19	MERCEDES BEN (ALA1949246 CAL)		
8/14/19	WINN VOLKSWA (ALA4228128 CAL)		
8/14/19	BOARDWALK VO (ALA2235261 CAL)		
8/13/19	CREDCO (ZCO8256078 CAL)		
8/13/19	COAF (FPC1246538 NTL)		
8/13/19	AMERICREDIT (FDF0027016 SCT)		
8/07/19	JORA MANAGEM (FDF5266463 SCT)		
8/06/19	AURA FINANCI (FNC4076411 CAL)		
8/06/19	TBOM/CONTFIN (BNJ5677834 EAS)		
8/06/19	COAF (FPC1246538 NTL)		
8/06/19	EXETER FIN (FDF1654822 SCT)		
8/06/19	REGIONAL ACC (BNC2081415 FLA)		
8/05/19	WINN VOLKSWA (ALA4228128 CAL)		
7/09/19	CHECKNGO/AXF (FCI1430459 DAY)		
7/03/19	SYNCB/WALMRT (NNY1212732 EAS)		
7/01/19	BOARDWALK VO (ALA2235261 CAL)		
7/01/19	COAF (FPC1246538 NTL)		
6/28/19	CAPITAL ONE (BPC3575459 NTL)		
6/25/19	UCS (RPH5021434 EAS)		
6/20/19	CELTIC/CONT (FNJ1271865 EAS)		
6/06/19	UCS (RPH5021434 EAS)		
6/02/19	CAPITAL ONE (BPC3575459 NTL)		
6/02/19	ANTIOCH HYUN (ACH2631311 CHI)		
5/22/19	ACE CASH EXP (FHO5134479 SCT)		
5/06/19	FACTUAL DATA (QHO2004946 SCT)		
4/23/19	CAPITAL ONE (BPC3575459 NTL)		
4/21/19	SYNCB/PAYPAL (BMA2450957 EAS)		
3/02/19	FIRST SAVING (BSF3416747 MWB)		
3/01/19	FIRST SAVING (BSF3416747 MWB)		
3/01/19	ACE CASH EXP (FHO5134479 SCT)		
2/28/19	WINN KIA OF (ALA4616639 CAL)		
2/27/19	CAP ONE (BPC2699824 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
2/27/19	CELTIC/CONT (FNJ1271865 EAS)		
2/25/19	CREDCO (ZCO8256078 CAL)		
2/16/19	AMERICREDIT (FDF0027016 SCT)		
2/16/19	CREDCO (ZCO8256078 CAL)		
2/09/19	ACE CASH EXP (FHO5134479 SCT)		
2/06/19	WINN KIA (ALA1189716 CAL)		
2/06/19	EXETER FIN (FDF1654822 SCT)		
2/03/19	CAP ONE (BPC2699824 NTL)		
1/31/19	CHECKNGO/AXF (FCI1430459 DAY)		
1/31/19	ACE CASH EXP (FHO5134479 SCT)		
1/13/19	ACE CASH EXP (FHO5134479 SCT)		
12/13/18	COAF (FPC1246538 NTL)		
11/25/18	COAF (FPC1246538 NTL)		
11/25/18	JPMCB CARD (BUS5165714 NTL)		
11/24/18	COAF (FPC1246538 NTL)		
11/24/18	EXETER FIN (FDF1654822 SCT)		
11/22/18	SYNCB/AMAZON (BNY5371284 EAS)		
11/16/18	SANTOS FORD (ALA6258413 CAL)		
10/29/18	JORA MANAGEM (FDF5266463 SCT)		
10/23/18	T-MOBILE (UWA3747126 WAS)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
MI E DIST BK	ZP05000411	(313) 234-0051	211 W FORT ST DETROIT, MI 48226

CONSUMER STATEMENT

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