



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/03/19 01:17 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: ruelas, jennifer  
 Current Address: 45826 S Evelyn ct Ct  
 Lancaater CA.93534

**RUELAS , JENNIFER L.**

**Also Known As:**

GARCIA,JENNIFER,L  
 CEJA,JENNIFER,L  
 CORDERO,JENNIFER,L

SSN: 000-00-8690  
 Date of Birth: 09/78

Phone:

In File Since: 6/97

**Current Address:**  
 45109 LORIMER AV.  
 LANCASTER CA. 93534  
 Reported 10/06

**Previous Address:**  
 6918 RUGBY AV.  
 HUNTINGTON PARK CA. 90255  
 Reported 1/07

**Previous Address:**  
 4625 WRIGHTWOOD WY.  
 PALMDALE CA. 93552

### EMPLOYMENT

<b>SIERRA MEDICAL GROUP</b>	<b>Position:</b> CLAIMS EXAMINER	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 1/19 <b>Effective:</b> 1/19
<b>GENERAL PLAINS</b> LOS ANGELES, CA.	<b>Position:</b> MANAGER	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 4/18 <b>Effective:</b> 3/16

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+436</b>	04 The balances on your accounts are too high compared to loan amounts 72 Too many installment accounts with a delinquent or derogatory payment status 05 Too many of the delinquencies on your accounts are recent 65 Lack of sufficient relevant first mortgage account information SCORECARD: 05

### CREDIT INFORMATION Summary (Total History)

<b>Public Records:</b> 0	<b>Collections:</b> 10	<b>Trades:</b> 25	<b>Inquiries:</b> 18				
<b>Negative Trade Accounts:</b> 21	<b>Trade Accounts with Any Historical Negatives:</b> 16	<b>Occurrence of Historical Negatives:</b> 47					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	7	\$1,204	\$500	\$1,204	\$282	\$56	0%
<b>Installment</b>	17	\$68,141	\$0	\$83,411	\$2,845	\$1,107	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$7,080	\$4,703	\$0	n/a
<b>Total</b>	<b>25</b>	<b>\$69,345</b>	<b>\$500</b>	<b>\$91,695</b>	<b>\$7,830</b>	<b>\$1,163</b>	

COLLECTIONS

DESIGN REC (Y 23N4001)	Account # HLTHANT3014091110	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$760
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,122
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,122
		<b>Last Payment:</b>
		<b>Opened:</b> 10/14
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
DESIGN REC (Y 23N4001)	Account # HLTHANT3014210416	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,116
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,621
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,621
		<b>Last Payment:</b>
		<b>Opened:</b> 1/15
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
DESIGN REC (Y 23N4001)	Account # HLTHANT3015313529	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,433
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,664
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,664
		<b>Last Payment:</b>
		<b>Opened:</b> 12/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
DESIGN REC (Y 23N4001)	Account # HLTHANT3015329071	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,347
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,557
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,557
		<b>Last Payment:</b>
		<b>Opened:</b> 1/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
PORTFOLIO RC (Y 1KSE003)	Account # 5178059612494733	Account Rating O9B
<b>Original Creditor:</b> CAPITAL ONE BANK USA N A(banking)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$402
<b>Account Type:</b> OPEN		<b>Balance:</b> \$402
<b>Responsibility:</b> I		<b>Past Due:</b> \$402
		<b>Last Payment:</b>
		<b>Opened:</b> 12/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

COLLECTIONS

DESIGN REC (Y 23N4001) Account # HLTHANT3013017561 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$882 **Opened:** 2/13  
**Account Type:** OPEN **Balance:** \$1,450 **Paid:**  
**Responsibility:** I **Past Due:** \$1,450 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

DESIGN REC (Y 23N4001) Account # HLTHANT3013017562 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$270 **Opened:** 2/13  
**Account Type:** OPEN **Balance:** \$445 **Paid:**  
**Responsibility:** I **Past Due:** \$445 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

CREDIT COLL (Y 1GZD005) Account # 73888233 Account Rating O9B  
**Original Creditor:** PROGRESSIVE(insurance ) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$483 **Opened:** 4/19  
**Account Type:** OPEN **Balance:** \$483 **Paid:**  
**Responsibility:** I **Past Due:** \$483 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

HIGH DESERT (Y 622N001) Account # 702043018586295 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$750 **Opened:** 2/18  
**Account Type:** OPEN **Balance:** \$750 **Paid:**  
**Responsibility:** I **Past Due:** \$750 **Closed:** 9/17  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

HIGH DESERT (Y 622N001) Account # 702123118752510 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$264 **Opened:** 10/18  
**Account Type:** OPEN **Balance:** \$264 **Paid:**  
**Responsibility:** I **Past Due:** \$264 **Closed:** 6/18  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

CRED LENDING (F 02EK5001) Account # 3448 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,523 **Opened:** 3/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,444 **Past Due:** \$3,146 **Paid:**  
**Responsibility:** C **Terms:** 042M **Last Payment:** **Closed:** 5/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

KOHL'S/CAPONE (D 012EN005) Account # 63930508222 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$470 **Opened:** 1/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$470 **Past Due:** \$470 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/16  
**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:**

FST PREMIER (B 041PF045) Account # 517800663920 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$630 **Opened:** 6/16  
**Loan Type:** CREDIT CARD **High Credit:** \$630 **Past Due:** \$630 **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 9/16  
**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:**

KAY JEWELERS (J 0722D62X) Account # 317530 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$2,649 **Balance:** \$0 **Opened:** 1/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,649 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/16  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

FST PREMIER (B 041PF045) Account # 517800645610 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$457 **Opened:** 11/13  
**Loan Type:** CREDIT CARD **High Credit:** \$457 **Past Due:** \$457 **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 2/14  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 11/14  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CB/VICSCRT (C 016US001) Account # 585637533648 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$584 **Opened:** 6/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$584 **Past Due:** \$122 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 2 2 3 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 543211432111  
(13 Months) 30 60 90 **Amount:** \$97 **Months 13-24:** 1  
**Date:** 6/19

CB/TORRID (C 01NZ8156) Account # 585637957299 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$620 **Opened:** 8/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$620 **Past Due:** \$160 **Paid:**  
**Responsibility:** I **Terms:** MIN31 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 2 2 3 **Delinquency** **Maximum:** 5/19 (05) **Payment Pattern** **Months 1-12:** 5543211321  
(10 Months) 30 60 90 **Amount:**  
**Date:** 5/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00012 Account Rating I05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$21 **Opened:** 9/16  
**Loan Type:** STUDENT LOAN **High Credit:** \$20 **Past Due:** \$20 **Paid:**  
**Responsibility:** I **Terms:** 120M **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(32 Months) 30 60 90 **Amount:** \$20 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00013 Account Rating I05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,569 **Opened:** 9/16  
**Loan Type:** STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$264 **Paid:**  
**Responsibility:** I **Terms:** 120M66 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(32 Months) 30 60 90 **Amount:** \$264 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00001 Account Rating I05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,701 **Opened:** 10/09  
**Loan Type:** STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$491 **Paid:**  
**Responsibility:** I **Terms:** 120M122 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$491 **Months 13-24:** XXXXX1  
**Date:** 6/19

TRADES

FEDLOAN (E 02CN2006) Account # 6580592152FD00002 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,247 **Opened:** 10/09  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$186 **Paid:**  
**Responsibility:** I **Terms:** 120M46 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$186 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00003 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,267 **Opened:** 9/10  
**Loan Type:** STUDENT LOAN **High Credit:** \$4,500 **Past Due:** \$220 **Paid:**  
**Responsibility:** I **Terms:** 120M55 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$220 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00004 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,006 **Opened:** 9/10  
**Loan Type:** STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$461 **Paid:**  
**Responsibility:** I **Terms:** 120M115 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$461 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00005 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,858 **Opened:** 2/12  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$154 **Paid:**  
**Responsibility:** I **Terms:** 120M38 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$154 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00006 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,741 **Opened:** 2/12  
**Loan Type:** STUDENT LOAN **High Credit:** \$2,446 **Past Due:** \$172 **Paid:**  
**Responsibility:** I **Terms:** 120M43 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$172 **Months 13-24:** XXXXX1  
**Date:** 6/19

TRADES

FEDLOAN (E 02CN2006) Account # 6580592152FD00007 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,905 **Opened:** 9/12  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,480 **Past Due:** \$156 **Paid:**  
**Responsibility:** I **Terms:** 120M39 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$156 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00008 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,663 **Opened:** 9/12  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,160 **Past Due:** \$215 **Paid:**  
**Responsibility:** I **Terms:** 120M53 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$215 **Months 13-24:** XXXXX1  
**Date:** 6/19

FEDLOAN (E 02CN2006) Account # 6580592152FD00009 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,756 **Opened:** 9/14  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$157 **Paid:**  
**Responsibility:** I **Terms:** 120M39 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$157 **Months 13-24:** XXXXX1XXXXXX  
**Date:** 6/19 **Months 25-36:** XXXXXXXXXXXX1  
**Months 37-48:** 111111111111

FEDLOAN (E 02CN2006) Account # 6580592152FD00010 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,657 **Opened:** 9/14  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,000 **Past Due:** \$152 **Paid:**  
**Responsibility:** I **Terms:** 120M38 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(48 Months) 30 60 90 **Amount:** \$152 **Months 13-24:** XXXXX1XXXXXX  
**Date:** 6/19 **Months 25-36:** XXXXXXXXXXXX1  
**Months 37-48:** 111111111111

FEDLOAN (E 02CN2006) Account # 6580592152FD00011 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,803 **Opened:** 9/15  
**Loan Type:** STUDENT LOAN **High Credit:** \$4,500 **Past Due:** \$197 **Paid:**  
**Responsibility:** I **Terms:** 120M49 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 4111XXX4111X  
(42 Months) 30 60 90 **Amount:** \$197 **Months 13-24:** XXXXX1XXXXXX  
**Date:** 6/19 **Months 25-36:** XXXXXXXXXXXX1  
**Months 37-48:** 111111

TRADES

WFHM (B 082TE004) Account # 7080484267562 Account Rating M05  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 10/06  
**Loan Type:** CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$210,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 240M **Last Payment:** **Closed:** 11/18  
**Remarks:** TRANSFERRED TO ANOTHER LENDER **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 7 **Delinquency** **Maximum:** 11/15 (05) **Payment Pattern** **Months 1-12:** XXXXXXXXXXXX  
(36 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX  
**Date:** 11/15 **Months 25-36:** XXXXX5555555

CIG FINCL (F 01BMX001) Account # 2299268 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$18,217 **Opened:** 1/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$18,535 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M404 **Last Payment:** **Closed:**  
**Remarks:** **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:**

WEBBNK/FHUT (D 02CSN002) Account # 636992150293 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111

EDFINANCIAL (E 039ED249) Account # 3763277042ED00001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/09  
**Loan Type:** STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/10  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 3/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

EDFINANCIAL (E 039ED249) Account # 3763277042ED00002 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/09  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/10  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 3/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/03/19	LS FINANCING (FLA2613540 CAL)		
1/12/19	REGIONAL ACC (BNC2081415 FLA)		
1/12/19	CPS (FLA2817275 CAL)		
1/12/19	AMERICREDIT (FDF0027016 SCT)		
1/12/19	COAF (FPC1246538 NTL)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
1/12/19	CAMACHO MITS (ADM5070826 ILM)		
1/12/19	EXETER FIN (FDF1654822 SCT)		
12/02/18	CAP1/BASS (BPC3847656 NTL)		
9/09/18	SYNCB (NDY1263431 DAY)		
9/08/18	CAP ONE (BPC2699824 NTL)		
8/22/18	CB INDIGO (BPT4997215 WAS)		
6/03/18	SYNCB/WALMRT (NNY1212732 EAS)		
6/02/18	WF/DILLARDS (BDM3552920 ILM)		
4/23/18	WF EFS (BMS8500080 WIS)		
4/16/18	WF EFS (BMS8500080 WIS)		
4/12/18	ACE CASH EXP (FHO5134479 SCT)		
11/28/17	SIERRA AUTOC (ALA3159254 CAL)		
8/13/17	PAYPALCREDIT (FMA6306347 EAS)		

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