



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/03/19 18:15 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Calvillo, Miguel  
 Current Address: 470 W Pine Ave A  
 Half Moon Bay CA.94019

**CALVILLO SR, MIGUEL A.**

**Also Known As:** **SSN:** 000-00-7182 **Phone:** **In File Since:** 9/00  
**Date of Birth:** 10/76

**Current Address:**  
 470 PINE AV. #A.  
 HALF MOON BAY CA. 94019  
 Reported 7/03

**Previous Address:**  
 505 GRANDVIEW BV.  
 HALF MOON BAY CA. 94019  
 Reported 5/02

**Previous Address:**  
 595 GRANDVIEW BV.  
 HALF MOON BAY CA. 94019

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
JUAN MUC				9/18	9/18
GUANS MUSHROOMS CO	SUPERVISOR			8/18	4/17

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+642	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 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information SCORECARD: 08 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:	0	Collections:	1	Trades:	27	Inquiries:	18
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	25		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	13	\$4,069	\$4,260	\$2,795	\$0	\$157	34%
Installment	14	\$52,529	\$0	\$46,661	\$0	\$1,335	n/a
<b>Total</b>	<b>27</b>	<b>\$56,598</b>	<b>\$4,260</b>	<b>\$49,456</b>	<b>\$0</b>	<b>\$1,492</b>	

**COLLECTIONS**

CAINE WEINER (Y 28A7001) Account # 14277017 Account Rating O9B  
**Original Creditor:** PROGRESSIVE **Remarks:** PLACED FOR **Amount Placed:** \$495 **Opened:** 1/19  
 INSURANCE(retail) **COLLECTION** **Balance:** \$495 **Paid:**  
**Account Type:** OPEN **Past Due:** \$495 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

**TRADES**

SYNCB/TJX (C 0235065M) Account # 604585103817 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$416 **Past Due:** \$0 **Paid:** 10/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 1111111

DISCOVERBANK (B 09616003) Account # 601100354512 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,400 **Balance:** \$1,324 **Opened:** 2/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,324 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN44 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (17 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111

SYNCB/JCP (D 0235058D) Account # 600889682346 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$610 **Balance:** \$66 **Opened:** 6/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$635 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN38 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (25 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1

JPMCB CARD (B 026QK001) Account # 414740017124 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$818 **Opened:** 10/16  
**Loan Type:** FLEXIBLE SPENDING CREDIT **High Credit:** \$1,041 **Past Due:** \$0 **Paid:**  
 CARD **Terms:** MIN25 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** **Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (33 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111

TRADES

CREDITONEBNK (B 054MR013) Account # 444796236270 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$247 **Opened:** 8/17  
**Loan Type:** CREDIT CARD **High Credit:** \$536 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 211111111111  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 211111111111  
**Date:**

AMER HONDA (Q 03946022) Account # 426314252 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$30,098 **Opened:** 1/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$31,632 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M645 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 2382447 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,864 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$8,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 041M310 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**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  
**Date:**

CAP ONE AUTO (F 01W2K001) Account # 62041477763531001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$11,699 **Opened:** 9/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,822 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M380 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**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 # 517805819559 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$340 **Opened:** 10/16  
**Loan Type:** CREDIT CARD **High Credit:** \$533 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(32 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11111111

TRADES

BIG O TIRES (A 02D1D001) Account # 601154934039 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 12/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$725 **Past Due:** \$0 **Paid:** 5/15  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** 5/14 (03) **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** \$120 **Months 1-12:** 111111111111  
**Date:** 5/14 **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

NISSAN MOTOR (Q 0507T073) Account # 102445613830001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$26,366 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M **Last Payment:** **Closed:** 2/19  
**Remarks:** DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 22 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 122122121211  
**Date:** **Months 13-24:** 222122221111  
**Months 25-36:** 111111121211  
**Months 37-48:** 212122122211

SYNCB/TOYS (D 0235065S) Account # 604586101111 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$140 **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$245 **Past Due:** \$0 **Paid:** 5/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(17 Months) 30 60 90 **Amount:** **Months 1-12:** 111111211111  
**Date:** **Months 13-24:** 11111

OPORTUNPROG (F 02CX002) Account # 1587944 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 9/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111

REP/BUILD (B 02FC5001) Account # 536092100142 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** CREDIT CARD **High Credit:** \$153 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/17  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111

TRADES

OPORTUNPROG (F 02CX002) Account # 1134405 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15  
**Loan Type:** UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 2/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1XX11X1111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/OLDNAV (C 0235058G) Account # 601859637057 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$160 **Balance:** \$0 **Opened:** 12/06  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$646 **Past Due:** \$0 **Paid:** 11/10  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/09  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 1/16  
**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

JPMCB AUTO (B 08251008) Account # 524130239360 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$19,112 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M **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:** 111111111111  
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 702210 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13  
**Loan Type:** UNSECURED **High Credit:** \$1,465 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 011M **Last Payment:** **Closed:** 8/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX1111111111  
(11 Months) 30 60 90 **Amount:**

WEBBNK/FHUT (D 02CSN002) Account # 8319 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/03  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$802 **Past Due:** \$0 **Paid:** 3/12  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/14  
**Remarks:** INACTIVE ACCOUNT **Charge Off:** **Verified:** 2/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 11XX111

TRADES

OPORTUNPROG (F 02CX002) Account # 474874 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 4/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 529115209881 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 12/01  
**Loan Type:** CREDIT CARD **High Credit:** \$902 **Past Due:** \$0 **Paid:** 4/12  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/12  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 1/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 325037 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11  
**Loan Type:** UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 012M **Last Payment:** **Closed:** 6/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

BANKAMERICA (B 06331059) Account # 0535 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 8/01  
**Loan Type:** CREDIT CARD **High Credit:** \$1,215 **Past Due:** \$0 **Paid:** 3/12  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/11  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 5/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

WFFINANCIAL (F 0627244B) Account # 50237590894619001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/05  
**Loan Type:** AUTOMOBILE **High Credit:** \$30,975 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 074M **Last Payment:** **Closed:** 4/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/11  
**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

UNIT CON FIN (Q 08233001) Account # 64792999 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,489 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 024M **Last Payment:** **Closed:** 2/11  
**Responsibility:** C **Charge Off:** **Verified:** 2/11  
**Remarks:** CLOSED  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (22 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

FAMSA (F 026E7001) Account # 6361685602457856 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$807 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 1/11  
**Responsibility:** C **Charge Off:** **Verified:** 1/11  
**Remarks:** CLOSED  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

FAMSA (F 026E7001) Account # 6361685601570267 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$4,092 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 11/09  
**Responsibility:** C **Charge Off:** **Verified:** 11/09  
**Remarks:** CLOSED  
**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:** 111111111111  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/03/19	LS FINANCING (FLA2613540 CAL)		
1/20/19	PIERCEY HOND (ALA3102133 CAL)		
9/11/18	COAF (FPC1246538 NTL)		
9/11/18	AMERICREDIT (FDF0027016 SCT)		
9/11/18	STEVENS CREE (ALA6318950 CAL)		
9/08/18	AMERICREDIT (FDF0027016 SCT)		
9/08/18	JPMCB AUTO (ANY3209525 EAS)		
9/08/18	1ST INVEST F (FHO0005162 SCT)		
8/25/18	AMERICREDIT (FDF0027016 SCT)		
8/25/18	JPMCB AUTO (ANY3209525 EAS)		
8/25/18	ENTERPRISE C (ALA5313100 CAL)		
8/03/18	EXETER FIN (FDF1654822 SCT)		
8/03/18	COAF (FPC1246538 NTL)		
6/23/18	OCEAN HONDA (ALA6113814 CAL)		
6/21/18	JPMCB AUTO (BCP2804024 NTL)		
6/21/18	COAF (FPC1246538 NTL)		
3/18/18	SYNCB/P66 (ONY5019752 EAS)		
12/01/17	SYNCB/TJX DC (BNY4597847 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)