



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/25/19 12:38 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Deutsch , Steve  
 Current Address: 15142 Hesby St  
 Sherman Oaks CA.91403

**TRANSUNION CONSUMER CREDIT REPORT**

**DEUTSCH , STEVEN D.**

**Also Known As:**

DEUTSCH,STEVE,DAVID  
 OAKMONT,STEVEN,DEUSTCH

**SSN:** 000-00-9102  
**Date of Birth:** 05/62

**Phone:**

**In File Since:** 3/83

**Current Address:**

15142 HESBY ST.  
 SHERMAN OAKS CA. 91403  
 Reported 7/17

**Previous Address:**

5651 VESPER AV.  
 VAN NUYS CA. 91411  
 Reported 4/10

**Previous Address:**

4240 LOST HILLS RD. #2603.  
 AGOURA HILLS CA. 91301

**EMPLOYMENT**

**ZEN 3 BDGP**

**Position:** OWNER

**Start:**  
**End:**

**In File Since:** 8/18  
**Effective:** 3/18

**FIRST FINANCIAL**

**Position:** VICE PRESIDENT

**Start:**  
**End:**

**In File Since:** 1/06  
**Effective:**

**SCORING**

**Type**

**VANTAGESCOR3**

**Score**

**+481**

**Explanation**

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  
 95 You have too many collection agency accounts that are unpaid  
 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:** 8      **Trades:** 15      **Inquiries:** 16

**Negative Trade Accounts:** 4      **Trade Accounts with Any Historical Negatives:** 2      **Occurrence of Historical Negatives:** 4

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	14	\$42,418	\$54,290	\$28,681	\$0	\$698	47%
<b>Closed w/Balance</b>	-	n/a	n/a	\$1,283	\$1,283	\$0	n/a
<b>Total</b>	<b>15</b>	<b>\$42,418</b>	<b>\$54,290</b>	<b>\$29,964</b>	<b>\$1,283</b>	<b>\$698</b>	

COLLECTIONS

MIDLAND FUND (Y 36ET009)		Account # 8575083436	Account Rating O9B
<b>Original Creditor:</b> BARCLAYS BANK DELAWARE(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$788	<b>Opened:</b> 1/17
<b>Account Type:</b> OPEN		<b>Balance:</b> \$788	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$788	<b>Closed:</b>
		<b>Last Payment:</b>	<b>Verified:</b> 8/19
			<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>		
PROG MGT SYS (Y 2053001)		Account # 25949454	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,524	<b>Opened:</b> 10/18
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,632	<b>Paid:</b>
<b>Responsibility:</b> C		<b>Past Due:</b> \$1,632	<b>Closed:</b>
		<b>Last Payment:</b>	<b>Verified:</b> 8/19
			<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>		
AD ASTRA REC (Y 2BRL001)		Account # 6895185	Account Rating O9B
<b>Original Creditor:</b> SPEEDY CASH 136(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$5,739	<b>Opened:</b> 7/18
<b>Account Type:</b> OPEN		<b>Balance:</b> \$5,739	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$5,739	<b>Closed:</b>
		<b>Last Payment:</b>	<b>Verified:</b> 8/19
			<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>		
CMRE FINANCE (Y 2746006)		Account # 90EHM0020038079403	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$249	<b>Opened:</b> 7/16
<b>Account Type:</b> OPEN		<b>Balance:</b> \$326	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$326	<b>Closed:</b>
		<b>Last Payment:</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>		
CMRE FINANCE (Y 2746006)		Account # 90SOH0120048332315	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$5,329	<b>Opened:</b> 12/18
<b>Account Type:</b> OPEN		<b>Balance:</b> \$5,664	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$5,664	<b>Closed:</b>
		<b>Last Payment:</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**

CMRE FINANCE (Y 2746006) Account # 90EHM0020038079402 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,983 **Opened:** 7/16  
**Account Type:** OPEN **Balance:** \$2,589 **Paid:**  
**Responsibility:** I **Past Due:** \$2,589 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

NCB (Y 262J001) Account # 978119 Account Rating O9B  
**Original Creditor:** RISE CREDIT OF CALIFORNIA LLC(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$8,262 **Opened:** 9/18  
**Account Type:** OPEN **Balance:** \$8,262 **Paid:**  
**Responsibility:** I **Past Due:** \$0 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

FIDELITY CRD (Y 6990001) Account # F600COS1631320174 Account Rating O9P  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$280 **Opened:** 9/16  
**Account Type:** OPEN **Balance:** \$0 **Paid:** 6/17  
**Responsibility:** I **Past Due:** \$0 **Closed:** 6/17  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

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

**PUBLIC RECORDS**

Z 508735K Docket # 1019309  
**Type:** CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 7/10  
**Court:** BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**  
**Responsibility:** I **Attorney:** MICHAEL JAY BERGER **Orig Balance:** **Paid:** 10/10  
**Liabilities:**  
**Curr Balance:**

**TRADES**

CAPITAL ONE (B 01DTV001) Account # 517805863274 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$494 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$494 **Past Due:** \$494 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

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

TRADES

RISE (F 02E70005) Account # 367722 Account Rating 109

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17

**Loan Type:** UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 7/18

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18

**Update Method:** automated

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

**Amount:** **Date:**

BRCLYSBANKDE (B 01ZZB001) Account # 00021532487 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 6/14

**Loan Type:** CREDIT CARD **High Credit:** \$787 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/15

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17

**Update Method:** automated

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

**Amount:** **Date:**

FST PREMIER (B 041PF045) Account # 517800644932 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$789 **Opened:** 9/14

**Loan Type:** CREDIT CARD **High Credit:** \$789 **Past Due:** \$789 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/15

**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/15

**Update Method:** automated

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

**Amount:** **Date:**

CITI (B 064DB002) Account # 542418089229 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$4,100 **Balance:** \$4,090 **Opened:** 10/07

**Loan Type:** CREDIT CARD **High Credit:** \$4,196 **Past Due:** \$0 **Paid:**

**Responsibility:** A **Terms:** MIN70 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19

**Update Method:** automated

**Late Payments (48 Months)** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 211111111111

**Amount:** **Date:** **Months 13-24:** 111111111111

**Months 25-36:** 111111111111

**Months 37-48:** 111111111111

CITI (B 064DB002) Account # 542418107031 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$5,840 **Balance:** \$5,882 **Opened:** 1/13

**Loan Type:** CREDIT CARD **High Credit:** \$6,351 **Past Due:** \$0 **Paid:**

**Responsibility:** A **Terms:** MIN170 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19

**Update Method:** automated

**Late Payments (48 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

**Amount:** **Date:** **Months 13-24:** 111111111111

**Months 25-36:** 111111111111

**Months 37-48:** 111111111111

TRADES

DISCOVERBANK (B 09616003) Account # 601120895783 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$5,500 **Balance:** \$5,515 **Opened:** 11/12  
**Loan Type:** CREDIT CARD **High Credit:** \$5,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN127 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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

DISCOVERBANK (B 09616003) Account # 601100006037 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$5,000 **Balance:** \$4,950 **Opened:** 8/04  
**Loan Type:** CREDIT CARD **High Credit:** \$8,252 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN102 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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 CARD (B 026QK001) Account # 426684116830 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$8,100 **Balance:** \$8,244 **Opened:** 3/08  
**Loan Type:** CREDIT CARD **High Credit:** \$8,247 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN229 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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

CB INDIGO (B 022EL023) Account # 510004000582 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** CREDIT CARD **High Credit:** \$75 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/17  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

CITI (B 064DB003) Account # 412800369917 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 3/11  
**Loan Type:** CREDIT CARD **High Credit:** \$1,998 **Past Due:** \$0 **Paid:** 9/13  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 11/15  
**Remarks:** INACTIVE ACCOUNT **Charge Off:** **Verified:** 9/17  
**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:** XXXXXX111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

TRADES

MERRICK BK (B 01TGU001) Account #412061407840 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,150 **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** CREDIT CARD **High Credit:** \$940 **Past Due:** \$0 **Paid:** 2/15  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/16  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 12/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(37 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 1

CREDITONEBK (B 054MR013) Account #444796223976 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$650 **Balance:** \$0 **Opened:** 7/13  
**Loan Type:** CREDIT CARD **High Credit:** \$671 **Past Due:** \$0 **Paid:** 8/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/14  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/15  
**Update Method:** automated  
**Late Payments** 1 1 1 **Delinquency** **Maximum:** 10/14 (04) **Payment Pattern** **Months 1-12:** 111111432111  
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:** 10/14

JPMCB CARD (B 026QK001) Account #464018202991 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$10,250 **Balance:** **Opened:** 11/06  
**Loan Type:** CREDIT CARD **High Credit:** \$3,997 **Past Due:** **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 2/10  
**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:**

JPMCB CARD (B 026QK004) Account #435787703003 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$15,500 **Balance:** **Opened:** 1/05  
**Loan Type:** CREDIT CARD **High Credit:** \$5,800 **Past Due:** **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 1/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/25/19	LS FINANCING (FLA2613540 CAL)		
8/05/19	NETCREDIT FS (FCH5253435 CHI)		
8/21/18	JET CAPITAL (FDF6318461 SCT)		
8/12/18	SYNCB/PPMC (NNY2135844 EAS)		
7/31/18	BOM/TCI-TV (FSF8337574 MWB)		
5/18/18	MONEY MART (FPH3893119 EAS)		
3/15/18	MABT/TCI TV (FSF4673533 MWB)		
3/14/18	MONEY MART (FPH3893119 EAS)		
2/19/18	JORA MANAGEM (FDF5266463 SCT)		
1/17/18	CAP ONE (BPC2699824 NTL)		
1/09/18	SYNCB/PPMC (NNY2135844 EAS)		
11/27/17	CHECK INTO C (FTN5147441 SCT)		
11/07/17	LENDUP TAB (FNC1822249 CAL)		
10/27/17	CB INDIGO (BPT4997215 WAS)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
10/05/17	NETCREDIT FS (FCH5253435 CH)		
9/17/17	RISE (FDF2218518 SCT)		

**CREDITOR CONTACT INFORMATION**

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<b>Subscriber Name</b>	<b>Subscriber Code</b>	<b>Telephone</b>	<b>Address</b>
CA C DIST BK	ZP0508735K	(855) 460-9641	21041 BURBANK BLVD WOODLAND HILLS, CA 91367

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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