



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/06/20 12:12 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5557  
 Name: Cocio, Theresa  
 Current Address: 1402 W Ajo Way  
 Tucson AZ.85713

#### COCIO , THERESA

##### Also Known As:

FERNANDE, THERESA, D  
 FERNANDEZ, THERESA, D  
 FERNADEZ, THERESA, D

SSN: 000-00-5557  
 Date of Birth: 06/73

Phone:

In File Since: 10/91

##### Current Address:

1402 W. AJO WY. #297.  
 TUCSON AZ. 85713

Reported 2/18

##### Previous Address:

3700 N. 1ST AV. #2123.  
 TUCSON AZ. 85719

Reported 2/17

##### Previous Address:

148 W. FINEDALE ST.  
 TUCSON AZ. 85706

### EMPLOYMENT

#### THE UDALL FOUNDATION

Position: FINANCIAL TECH

Start:

End:

In File Since: 10/17

Effective: 11/17

#### UDALL FOUNDATION

TUCSON, AZ.

Position: GOVERNMENT  
 EMPLOYEEPOL

Start: 6/03

End:

In File Since: 10/16

Effective: 8/14

### SCORING

#### Type

VANTAGESCOR3

#### Score

+598

#### Explanation

- 12 The date that you opened your oldest account is too recent
  - 72 Too many installment accounts with a delinquent or derogatory payment status
  - 95 You have too many collection agency accounts that are unpaid
  - 55 Open real estate account balances are too high compared to their loan amounts
- SCORECARD: 05

### CREDIT INFORMATION Summary (Total History)

Public Records: 0 Collections: 5 Trades: 20 Inquiries: 26

Negative Trade Accounts: 7 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 20

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	17	\$50,445	\$0	\$38,797	\$365	\$1,376	n/a
Closed w/Balance-		n/a	n/a	\$35,840	\$35,508	\$5	n/a
<b>Total</b>	<b>20</b>	<b>\$50,445</b>	<b>\$0</b>	<b>\$74,637</b>	<b>\$35,873</b>	<b>\$1,381</b>	

COLLECTIONS

EMERALD AR (Y 2C20002)	Account # 3422544XXXXXXXX	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$291
<b>Account Type:</b> OPEN		<b>Balance:</b> \$291
<b>Responsibility:</b> I		<b>Past Due:</b> \$291
		<b>Last Payment:</b>
		<b>Opened:</b> 7/15
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>
<hr/>		
CONVERGENT (Y 57XU001)	Account # 57726324	Account Rating O9B
<b>Original Creditor:</b> COX COMMUNICATIONS(cable)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$354
<b>Account Type:</b> OPEN		<b>Balance:</b> \$354
<b>Responsibility:</b> I		<b>Past Due:</b> \$354
		<b>Last Payment:</b>
		<b>Opened:</b> 4/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>
<hr/>		
NATLCRSYS (Y 1GVJ001)	Account # 3916972	Account Rating O9B
<b>Original Creditor:</b> SURE DEPOSIT(rentalOrLeasing)	<b>Remarks:</b> DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES	<b>Amount Placed:</b> \$500
<b>Account Type:</b> OPEN		<b>Balance:</b> \$500
<b>Responsibility:</b> I		<b>Past Due:</b> \$500
		<b>Last Payment:</b>
		<b>Opened:</b> 9/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>
<hr/>		
BUR MED ECON (Y 54JT002)	Account # 7167081	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$145
<b>Account Type:</b> OPEN		<b>Balance:</b> \$145
<b>Responsibility:</b> I		<b>Past Due:</b> \$145
		<b>Last Payment:</b>
		<b>Opened:</b> 9/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/20
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>
<hr/>		
NATLCRSYS (Y 1GVJ001)	Account # 2931617	Account Rating O9P
<b>Original Creditor:</b> ASHTON MEADOWS GREYSTAR(rentalOrLeasing)	<b>Remarks:</b> PAID COLLECTION	<b>Amount Placed:</b> \$1,446
<b>Account Type:</b> OPEN		<b>Balance:</b> \$0
<b>Responsibility:</b> I		<b>Past Due:</b> \$0
		<b>Last Payment:</b>
		<b>Opened:</b> 4/14
		<b>Paid:</b> 4/16
		<b>Closed:</b> 4/16
		<b>Verified:</b> 5/16
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>

TRADES

DANIELS JWLS (J 0619L009) Account # 601306 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$433 **Balance:** \$433 **Opened:** 12/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$273 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/20  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 1/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

MONTGOMERYWD (D 04534007) Account # 241859086 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$212 **Opened:** 4/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$212 **Past Due:** \$40 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

GM FINANCIAL (F 044WK001) Account # 456981620 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$9,117 **Opened:** 5/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,941 **Past Due:** \$9,117 **Paid:**  
**Responsibility:** I **Terms:** 075M **Last Payment:** **Closed:** 9/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/17  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

US DEPT ED (V 01550004) Account # 49433256 Account Rating I9B  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$26,078 **Opened:** 10/05  
**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$26,078 **Paid:**  
**Responsibility:** I **Terms:** 036M5 **Last Payment:** **Closed:** 10/19  
**Remarks:** STUDENT LOAN PERM ASSIGN GOVERNMENT **Charge Off:** **Verified:** 9/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CRTVECARCRED (A 02DEE001) Account # S5613 Account Rating I9P  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,869 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M **Last Payment:** **Closed:** 11/17  
**Remarks:** PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 11/17  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

FEDLOAN (E 02CN2006) Account #9460397936FD00001 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/05  
**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 300M **Last Payment:** **Closed:** 7/19  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 11 **Delinquency** **Maximum:** 9/18 (05) **Payment Pattern** **Months 1-12:** 555555555541  
(27 Months) 30 60 90 **Amount:** \$419 **Months 13-24:** 11  
**Date:** 9/18

FNWSE/OPPLNS (F 02EZF004) Account #LAI01190257 Account Rating 102  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,440 **Opened:** 5/20  
**Loan Type:** UNSECURED **High Credit:** \$2,100 **Past Due:** \$365 **Paid:**  
**Responsibility:** I **Terms:** 009M394 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

CRTVECARCRED (A 02DEE001) Account #S6231 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,210 **Opened:** 10/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$14,467 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M487 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(34 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111111111

BMG MONEY (F 02E2E001) Account #304001390 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,985 **Opened:** 6/20  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M190 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

KASHABLE LLC (F 02FF2001) Account #81497 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,437 **Opened:** 2/20  
**Loan Type:** UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:**

TRADES

TRIAD FIN SV (F 01MVJ001) Account # 4190000251354 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$27,725 **Opened:** 3/18

**Loan Type:** MANUFACTURED HOUSING **High Credit:** \$28,878 **Past Due:** \$0 **Paid:**

**Responsibility:** C **Terms:** 240M305 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 7/20

**Update Method:** automated

**Late Payments** 9 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX22222221  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 22  
**Date:**

BMG MONEY (F 02E2E001) Account # 302201145 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/20

**Loan Type:** UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 5/20

**Remarks:** CLOSED **Charge Off:** **Verified:** 5/20

**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

FNWSE/OPPLNS (F 02EZF004) Account # LAI01087364 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/20

**Loan Type:** UNSECURED **High Credit:** \$2,100 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 5/20

**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/20

**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

MOHELA/DOFED (E 01WQN121) Account # 9460397936KM00001 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/05

**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 380M **Last Payment:** **Closed:** 4/17

**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 4/17

**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11X1111111  
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111  
**Date:**

ASPIRE/DOE (E 02DP8001) Account # 9460397936KI00001 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/05

**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/15

**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 8/15

**Update Method:** automated

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

TRADES

WILSHIRE CNS (F 028NZ001) Account #4344669 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$1,812 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 5/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(O9 Months) 30 60 90 **Amount:**  
**Date:**

FNCC (B 02BYW001) Account #423980104017 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 1/12  
**Loan Type:** CREDIT CARD **High Credit:** \$315 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/12  
**Remarks:** ACCOUNT INFORMATION DISPUTED BY **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(O6 Months) 30 60 90 **Amount:**  
**Date:**

US DEP ED (V 01BTP001) Account #700002006653561 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/05  
**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 300M **Last Payment:** **Closed:** 7/12  
**Remarks:** TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(O9 Months) 30 60 90 **Amount:**  
**Date:**

MAF AUTO (F 01DMA001) Account #17871001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/10  
**Loan Type:** AUTOMOBILE **High Credit:** \$7,246 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 7/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111  
**Date:**

US DEP ED (V 01BTP001) Account #5276555571 Account Rating IUR  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/05  
**Loan Type:** STUDENT LOAN **High Credit:** \$9,569 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 242M79 **Last Payment:** **Closed:** 9/11  
**Remarks:** **Charge Off:** **Verified:** 9/11  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXX111XXXX  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX11  
**Date:** **Months 25-36:** XXXXXXXXXXXXXX  
**Months 37-48:** 111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/06/20	LS FINANCING (FLA2613540 CAL)		
8/23/20	CFNA (NCV1340002 CLV)		
7/25/20	SYNCB/ ZULIL (DNY1656339 EAS)		
6/29/20	AURA FINANCI (FNC4076411 CAL)		
6/23/20	TBOM/CONTFIN (BNJ5677834 EAS)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
6/04/20	SYNCB/AMAZON (BNY5371284 EAS)		
3/28/20	COAF (FPC1246538 NTL)		
3/28/20	PREMIER AU M (ADM0015892 ILM)		
3/28/20	PRESTIGE FIN (FUT6339359 MWB)		
3/28/20	REGIONAL ACC (BNC2081415 FLA)		
2/19/20	SYNCB/PAYPAL (BMA2450957 EAS)		
2/18/20	CAPITAL ONE (BPC3575459 NTL)		
10/17/19	CREDCO (ZCO8256078 CAL)		
10/14/19	EXETER FIN (FDF1654822 SCT)		
10/08/19	CRESCENT BK (BNO0001632 SCT)		
10/08/19	ECONOLEND TU (FLA3135561 CAL)		
10/05/19	ALLY FINAN I (NDT1203543 MCH)	Automobile	
10/05/19	AMERICREDIT (FDF0027016 SCT)		
10/05/19	COAF (FPC1246538 NTL)		
10/01/19	GM FINANCIAL (FDF1535129 SCT)		
7/26/19	CHAPMAN USED (ANX4598827 EAS)		
6/12/19	DANIELS JRLY (JLA2010070 CAL)		
6/07/19	LARRY MILLER (ACH1736223 CHI)		
2/14/19	US BANK (BMS3650439 WIS)		
12/19/18	DANIELS JRLY (JLA2010070 CAL)		
12/10/18	WF/DILLARDS (BDM3552920 ILM)		
10/13/18	SYNCB (NDY1263431 DAY)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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