



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/27/20 15:50 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Brodit, Darlene
 Current Address: 425 Linda Ave Apt B
 Oakland CA.94511

BRODIT , DARLENE R.

Also Known As:

HERNANDEZ,DARLENE,R

SSN: 000-00-8571

Date of Birth: 08/77

Phone:

In File Since: 4/97

Current Address:

425 LINDA AV. #B.
 PIEDMONT CA. 94611
 Reported 9/15

Previous Address:

433 SHELDON AV.
 VALLEJO CA. 94591
 Reported 2/14

Previous Address:

223 SAWYER ST.
 SAN FRANCISCO CA. 94134

EMPLOYMENT

IHSS	Position:	Start:	In File Since:
		End:	Effective:
ALAMEDA COUNTY	Position:	Start:	In File Since:
		End:	Effective:

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+529	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 12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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:	3	Trades:	12	Inquiries:	5
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	6	Occurrence of Historical Negatives:	7		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$338	\$300	\$338	\$0	\$30	0%
Installment	8	\$14,250	\$0	\$19,271	\$0	\$0	n/a
Closed w/Balance-		n/a	n/a	\$462	\$462	\$0	n/a
Total	12	\$14,588	\$300	\$20,071	\$462	\$30	

COLLECTIONS

NCA (Y 9883003)	Account # 94P006382861	Account Rating O9B
Original Creditor: SPEEDY CASH(retail)	Remarks: PLACED FOR COLLECTION	Opened: 4/20
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

LVNV FUNDING (Y 21T9002)	Account # 5178059003843316	Account Rating O9B
Original Creditor: CAPITAL ONE N A(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Opened: 2/18
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

AMSHER COLL (Y 744U001)	Account # 26895079	Account Rating O9B
Original Creditor: T MOBILE(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Opened: 4/20
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 8/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

FST PREMIER (B 041PF045)	Account # 517800669708	Account Rating R09
Type: REVOLVING	Credit Limit: \$375	Balance: \$462
Loan Type: CREDIT CARD	High Credit: \$479	Past Due: \$462
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER		Charge Off:
		Updated: 7/18
		Verified: 8/20
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum:
		Amount:
		Date:
		Payment Pattern
		Months 1-12:

BK OF MO (B 02CS5002)	Account # 405731042387	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0
Loan Type: CREDIT CARD	High Credit: \$458	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
		Updated: 11/19
		Verified: 1/20
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum:
		Amount:
		Date:
		Payment Pattern
		Months 1-12:

TRADES

FST PREMIER (B 041PF045) Account # 517800645664 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/13
Loan Type: CREDIT CARD **High Credit:** \$423 **Past Due:** **Paid:** 6/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/14
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER **Charge Off:** **Verified:** 10/17

Update Method: manual
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

CREDITONEBNK (B 054MR013) Account # 444796245919 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$338 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$338 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/20

Update Method: automated
Months 1-12: 111132111111
Months 13-24: 11

Late Payments
(14 Months) 1 1 0 30 60 90

Delinquency **Maximum:** 3/20 (03)
Amount: \$90
Date: 3/20

Payment Pattern

DPT ED/NAVI (B 06372061) Account # 776081E00320150310 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,989 **Opened:** 3/15
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20

Update Method: automated
Months 1-12: 1111411111XX
Months 13-24: XXXXX11111XX
Months 25-36: XXXXXX1111X
Months 37-48: 1111XX11111

Late Payments
(48 Months) 0 0 1 30 60 90

Delinquency **Maximum:** 6/16 (04)
Amount:
Date: 6/16

Payment Pattern

DPT ED/NAVI (B 06372061) Account # 776081E00420150310 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,374 **Opened:** 3/15
Loan Type: STUDENT LOAN **High Credit:** \$1,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20

Update Method: automated
Months 1-12: 1111411111XX
Months 13-24: XXXXX11111XX
Months 25-36: XXXXXX1111X
Months 37-48: 1111XX11111

Late Payments
(48 Months) 0 0 1 30 60 90

Delinquency **Maximum:** 6/16 (04)
Amount:
Date: 6/16

Payment Pattern

DPT ED/NAVI (B 06372061) Account # 776081E00520150317 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,373 **Opened:** 3/15
Loan Type: STUDENT LOAN **High Credit:** \$1,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20

Update Method: automated
Months 1-12: 1111411111XX
Months 13-24: XXXXX11111XX
Months 25-36: XXXXXX1111X
Months 37-48: 1111XX11111

Late Payments
(48 Months) 0 0 1 30 60 90

Delinquency **Maximum:** 6/16 (04)
Amount:
Date: 6/16

Payment Pattern

TRADES

DPT ED/NAVI (B 06372061) Account # E00620180410180410 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,752 **Opened:** 4/18
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111

DPT ED/NAVI (B 06372061) Account # E00720180410180410 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,257 **Opened:** 4/18
Loan Type: STUDENT LOAN **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111

DPT ED/NAVI (B 06372061) Account # 776081E00120090817 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,680 **Opened:** 8/09
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 8/14 (05) **Payment Pattern** **Months 1-12:** 1111411111XX
(48 Months) 30 60 90 **Amount:** \$49 **Months 13-24:** XXXXX11111XX
Date: 8/14 **Months 25-36:** XXXXXXX1111X
Months 37-48: 1111XX11111

DPT ED/NAVI (B 06372061) Account # 776081E00220090817 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,846 **Opened:** 8/09
Loan Type: STUDENT LOAN **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 8/14 (05) **Payment Pattern** **Months 1-12:** 1111411111XX
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXX11111XX
Date: 8/14 **Months 25-36:** XXXXXXX1111X
Months 37-48: 1111XX11111

UAC/CARHOP (F 01JTT001) Account # 289368 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: AUTOMOBILE **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 2/17
Remarks: CLOSED **Charge Off:** **Verified:** 2/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(31 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/27/20	LS FINANCING (FLA2613540 CAL)		
8/27/20	CAPITAL ONE (BPC3575459 NTL)		
8/14/20	REGIONAL ACC (BNC2081415 FLA)		
8/12/19	SYNCB/JCP (NNY1212672 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/19/19	CAPITAL ONE (BPC3575459 NTL)		
7/19/19	SALLIE MAE B (BWL4102746 WIL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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