



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/02/20 18:03 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8772
 Name: Osterman, Elizabeth
 Current Address: 4545 Pennwood Avenue
 Nevada CA.89102

OSTERMAN , ELIZABETH E.

Also Known As: **SSN:** 000-00-8772 **Phone:** **In File Since:** 10/86
Date of Birth: 03/59

Current Address:
 401364 PO BOX 401364
 LAS VEGAS NV. 89140
 Reported 11/10

Previous Address:
 8777 W. MAULE AV. #21.
 LAS VEGAS NV. 89148
 Reported 6/07

Previous Address:
 8440 WESTCLIFF DR. #2071.
 LAS VEGAS NV. 89145

EMPLOYMENT

DESERT SPRINGS HOSPITAL	Position: MED TECHNOLOGIST	Start: 10/15 End:	In File Since: 7/18 Effective: 4/16
VALLEY HOSPITAL MEDICAL C	Position:	Start: End:	In File Since: 6/18 Effective: 7/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+503	44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 12 The date that you opened your oldest account is too recent 08 You have either very few loans or too many loans with recent delinquencies 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: 2	Trades: 25	Inquiries: 5				
Negative Trade Accounts: 14	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 42					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	11	\$19,568	\$0	\$18,690	\$503	\$458	n/a
Closed w/Balance-		n/a	n/a	\$82,010	\$68,981	\$0	n/a
Total	25	\$19,568	\$0	\$100,700	\$69,484	\$458	

COLLECTIONS

MIDLAND FUND (Y 36ET009)	Account # 8581113546	Account Rating O9B
Original Creditor: CITIBANK N A(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$5,683
Account Type: OPEN		Balance: \$5,683
Responsibility: I		Past Due: \$5,683
		Last Payment:
		Opened: 10/18
		Paid:
		Closed:
		Verified: 8/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

CC COLL SVC (Y 22E7001)	Account # 3583689	Account Rating O9B
Original Creditor: DOLLAR LOAN CENTER(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,673
Account Type: OPEN		Balance: \$1,673
Responsibility: I		Past Due: \$1,673
		Last Payment:
		Opened: 6/17
		Paid:
		Closed:
		Verified: 8/20
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

UPSTART NETW (F 02ETA001)	Account # L26042	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$20,476
Loan Type: UNSECURED	High Credit: \$17,500	Past Due: \$20,476
Responsibility: I	Terms: 036M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

BK OF AMER (B 01597029)	Account # 5509	Account Rating R09
Type: REVOLVING	Credit Limit: \$5,000	Balance: \$4,650
Loan Type: CREDIT CARD	High Credit: \$5,386	Past Due: \$4,650
Responsibility: I	Terms:	Last Payment:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

KOHL'S/CAPONE (D 012EN005)	Account # 639305062182	Account Rating R09
Type: REVOLVING	Credit Limit: \$1,000	Balance: \$364
Loan Type: CHARGE ACCOUNT	High Credit: \$1,062	Past Due: \$364
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

SSS FED CU (Q 0731P002)		Account # 2210450800		Account Rating 109	
Type: INSTALLMENT	Credit Limit:	Balance: \$13,338	Opened: 3/16	Paid:	
Loan Type: UNSECURED	High Credit: \$10,010	Past Due: \$13,338	Closed: 4/17	Verified: 5/20	
Responsibility: I	Terms: 048M	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: UNPAID BALANCE CHARGED OFF	Charge Off:				
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern		
JPMCB CARD (B 026QK001)		Account # 426684146744		Account Rating R09	
Type: REVOLVING	Credit Limit: \$500	Balance: \$815	Opened: 4/16	Paid:	
Loan Type: CREDIT CARD	High Credit: \$838	Past Due: \$815	Closed: 7/18	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: CLOSED BY CREDIT GRANTOR	Charge Off:				
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern		
JPMCB CARD (B 026QK001)		Account # 426684146680		Account Rating R09	
Type: REVOLVING	Credit Limit: \$500	Balance: \$810	Opened: 4/16	Paid:	
Loan Type: CREDIT CARD	High Credit: \$830	Past Due: \$810	Closed: 7/18	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: CLOSED BY CREDIT GRANTOR	Charge Off:				
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern		
JPMCB CARD (B 026QK001)		Account # 424631517532		Account Rating R09	
Type: REVOLVING	Credit Limit: \$4,000	Balance: \$3,988	Opened: 10/10	Paid:	
Loan Type: FLEXIBLE SPENDING CREDIT CARD	High Credit: \$4,360	Past Due: \$3,988	Closed: 5/17	Verified: 9/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: ACCOUNT CLOSED BY CONSUMER	Charge Off:				
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern		
TBOM/MILSTNE (B 022EL016)		Account # 541051000345		Account Rating R09	
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 7/17	Paid:	
Loan Type: CREDIT CARD	High Credit: \$726	Past Due: \$0	Closed: 3/18	Verified: 12/18	
Responsibility: I	Terms:	Last Payment:	Update Method: automated	Months 1-12:	
Remarks: PURCHASED BY ANOTHER LENDER	Charge Off:				
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern		

TRADES

LIGHTSTREAM (B 0423A067)		Account #LS10249239	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$23,465	Opened: 2/16
Loan Type: UNSECURED	High Credit: \$24,000	Past Due: \$23,465	Paid:
Responsibility: I	Terms: 036M	Last Payment:	Closed: 9/16
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 9/17
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
NEVADA ST BK (B 06487001)		Account #04003283	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$14,104	Opened: 3/16
Loan Type: NOTE LOAN	High Credit: \$15,075	Past Due: \$1,075	Paid:
Responsibility: I	Terms: 038M	Last Payment:	Closed: 1/17
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 1/17
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
LENDING CLUB (F 02BQT001)		Account #71297014	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 2/16
Loan Type: UNSECURED	High Credit: \$31,000	Past Due: \$0	Paid:
Responsibility: I	Terms: 036M	Last Payment:	Closed: 9/16
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 9/16
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
WELLS FARGO (B 0908N664)		Account #446542016918	Account Rating R9P
Type: REVOLVING	Credit Limit: \$7,000	Balance: \$0	Opened: 8/06
Loan Type: CREDIT CARD	High Credit: \$7,420	Past Due: \$0	Paid: 3/20
Responsibility: I	Terms:	Last Payment:	Closed: 6/16
Remarks: PAID IN FULL - WAS A CHARGE OFF		Charge Off:	Verified: 7/20
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Update Method: automated Months 1-12:
AVANT (F 02E8W001)		Account #1574135	Account Rating 105
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 2/16
Loan Type: UNSECURED	High Credit: \$13,100	Past Due: \$0	Paid:
Responsibility: I	Terms: 036M	Last Payment:	Closed: 10/16
Remarks: SETTLED?LESS THAN FULL BALANCE		Charge Off:	Verified: 10/16
Late Payments (07 Months) 1 1 2 30 60 90	Delinquency	Maximum: 9/16 (05) Amount: Date: 9/16	Payment Pattern Update Method: automated Months 1-12: 5432111

TRADES

FLAGSHIP CRD (F 02DF1001) Account # 63063121797861001 Account Rating 102

Type: INSTALLMENT **Credit Limit:** **Balance:** \$18,690 **Opened:** 6/18
Loan Type: AUTOMOBILE **High Credit:** \$19,568 **Past Due:** \$503 **Paid:**
Responsibility: I **Terms:** 075M458 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/20
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1

WFHE (B 0908N737) Account # 6826823229467 Account Rating L01

Type: LINEOFCREDIT **Credit Limit:** \$132,000 **Balance:** \$0 **Opened:** 12/15
Loan Type: HOME EQUITY LOAN **High Credit:** \$132,211 **Past Due:** \$0 **Paid:** 2/20
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/20
Remarks: ACCOUNT PAID, FORECLOSURE STARTED **Charge Off:** **Verified:** 4/20
Update Method: automated
Late Payments 7 6 24 **Delinquency** **Maximum:** 7/17 (05) **Payment Pattern** **Months 1-12:** 155555555555
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 543254325432
Date: 7/17 **Months 25-36:** 255443325443
Months 37-48: 221111111111

AMEX DSNB (B 02A5T006) Account # 37748141838 Account Rating R01

Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 11/10
Loan Type: CREDIT CARD **High Credit:** \$95 **Past Due:** \$0 **Paid:** 4/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 12/19
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

DSNB MACYS (D 02A5T001) Account # 44104013 Account Rating R01

Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 9/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$20 **Past Due:** \$0 **Paid:** 9/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/19
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

MB FIN SVCS (F 0117Y003) Account # 7004079948001 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: AUTO LEASE **High Credit:** \$16,259 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(45 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

SEARS/CBNA (D 06256443) Account # 504994144140 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 10/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$85 **Past Due:** \$0 **Paid:** 2/12
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/16
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 10/17
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:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SYNCB/JCP (D 0235058D) Account # 600889336184 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 1/08
Loan Type: CHARGE ACCOUNT **High Credit:** \$610 **Past Due:** \$0 **Paid:** 11/10
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/14
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
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:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SYNCB/JCP (D 0235058D) Account # 600889633685 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 9/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$100 **Past Due:** \$0 **Paid:** 1/15
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
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:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

DOLR LN CENT (Q 01Z91003) Account # 1839841 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$1,150 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

DOLR LN CENT (Q 01Z91003) Account # 1775037 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

TRADES

AMEX (B 021WB001) Account # 3499915298094513 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$0 **Opened:** 1/08
Loan Type: CREDIT CARD **High Credit:** \$3,413 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXXXXXXXXX
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

MB FIN SVCS (F 0117Y005) Account # 7003337567 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/12
Loan Type: AUTO LEASE **High Credit:** \$11,620 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(30 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/02/20	LS FINANCING (FLA2613540 CAL)		
8/26/20	ONEMAIN (FCE2375239 CHI)		
6/11/20	FIAT OF LV (ALA6275038 CAL)		
12/30/19	FIRST MONEY (FAM3944814 FLA)		
6/14/19	ACRANET-147 (ZVN1214001 CAL)		
1/03/19	SECURITY FIN (FLV0026243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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