



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/01/20 19:01 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7700  
 Name: Gilroy, Jennifer  
 Current Address: 500 Grobe Rd  
 Sterling IL.61081

GILROY , JENNIFER L.

Also Known As:  
 WRIGHT, JENNIFER, L

SSN: 000-00-7700  
 Date of Birth: 02/79

Phone:

In File Since: 9/01

Current Address:  
 500 GROBE RD.  
 STERLING IL. 61081  
 Reported 5/04

Previous Address:  
 1801 1ST AV.  
 ROCK FALLS IL. 61071  
 Reported 2/09

Previous Address:  
 314 STEEL AV.  
 DIXON IL. 61021

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
HICKS INSURANCE DNC	INSURANCE AGENT			8/19	9/19
HICKS INSURANCE AGENCY	INSURANCE AGENT			4/19	5/19

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+502	72 Too many installment accounts with a delinquent or derogatory payment status 04 The balances on your accounts are too high compared to loan amounts 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:	9	Trades:	46	Inquiries:	78
Negative Trade Accounts:	24	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	17		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	22	\$29,446	\$0	\$26,300	\$0	\$1,077	n/a
Mortgage	4	\$103,200	\$0	\$101,175	\$10,158	\$882	n/a
Closed w/Balance-		n/a	n/a	\$57,518	\$57,191	\$0	n/a
<b>Total</b>	<b>46</b>	<b>\$132,646</b>	<b>\$0</b>	<b>\$184,993</b>	<b>\$67,349</b>	<b>\$1,959</b>	

COLLECTIONS

<p>PORTFOLIO RC (Y 1KSE003)</p> <p><b>Original Creditor:</b> CAPITAL ONE BANK USA N A(banking)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 4121748456817097</p> <p><b>Remarks:</b> DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES</p>	<p><b>Amount Placed:</b> \$6,670</p> <p><b>Balance:</b> \$6,670</p> <p><b>Past Due:</b> \$6,670</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 5/19</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 8/20</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>	
<p>PORTFOLIO RC (Y 1KSE003)</p> <p><b>Original Creditor:</b> THE BANK OF MISSOURI(banking)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 4317320220041513</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$489</p> <p><b>Balance:</b> \$489</p> <p><b>Past Due:</b> \$489</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 1/20</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 8/20</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>	
<p>ACCEL RECEIV (Y 6290003)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 2466728</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$78</p> <p><b>Balance:</b> \$82</p> <p><b>Past Due:</b> \$82</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 10/19</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 8/20</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>	
<p>ACCEL RECEIV (Y 6290003)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 2688753</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$28</p> <p><b>Balance:</b> \$30</p> <p><b>Past Due:</b> \$30</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 4/20</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 8/20</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>	
<p>ACCEL RECEIV (Y 6290003)</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 2688754</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$60</p> <p><b>Balance:</b> \$62</p> <p><b>Past Due:</b> \$62</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 4/20</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 8/20</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum: Amount: Date:</b>	<b>Payment Pattern Start Date:</b>	

COLLECTIONS

ACCEL RECEIV (Y 6290003) Account # 2442743 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$51 **Balance:** \$54 **Paid:** 10/19  
**Responsibility:** I **Past Due:** \$54 **Closed:**  
**Last Payment:** **Verified:** 8/20  
**Update Method:** automated

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

ACCEL RECEIV (Y 6290003) Account # 2337790 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$60 **Balance:** \$66 **Paid:** 5/19  
**Responsibility:** I **Past Due:** \$66 **Closed:**  
**Last Payment:** **Verified:** 8/20  
**Update Method:** automated

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

ACCEL RECEIV (Y 6290003) Account # 2319584 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$98 **Balance:** \$108 **Paid:** 4/19  
**Responsibility:** I **Past Due:** \$108 **Closed:**  
**Last Payment:** **Verified:** 8/20  
**Update Method:** automated

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

LVNV FUNDING (Y 21T9002) Account # 4447962433395567 Account Rating O9B  
**Original Creditor:** CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$795 **Balance:** \$477 **Paid:** 1/20  
**Responsibility:** I **Past Due:** \$477 **Closed:**  
**Last Payment:** **Verified:** 8/20  
**Update Method:** automated

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

TRADES

BK OF AMER (B 01597029) Account # 9956 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$7,000 **Balance:** \$7,778 **Opened:** 7/08  
**Loan Type:** CREDIT CARD **High Credit:** \$7,778 **Past Due:** \$7,778 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20  
**Update Method:** automated

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

TRADES

MERRICK BK (B 01TGU001) Account # 412061803901 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$450 **Balance:** \$780 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$781 **Past Due:** \$780 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

WEBBNK/FHUT (D 02CSN002) Account # 636992107544 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$0 **Balance:** \$674 **Opened:** 1/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$674 **Past Due:** \$347 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/20  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

FST PREMIER (B 041PF045) Account # 517800678047 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$746 **Opened:** 11/18  
**Loan Type:** CREDIT CARD **High Credit:** \$746 **Past Due:** \$746 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

FST PREMIER (B 041PF045) Account # 517800683144 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$1,008 **Opened:** 7/19  
**Loan Type:** CREDIT CARD **High Credit:** \$1,008 **Past Due:** \$1,008 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

COMM ST BK (B 046YE001) Account # 90 Account Rating L09  
**Type:** LINEOFCREDIT **Credit Limit:** \$0 **Balance:** \$594 **Opened:** 11/16  
**Loan Type:** LINE OF CREDIT **High Credit:** \$525 **Past Due:** \$594 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

TRADES

FSB BLAZE (B 02B1D003) Account # 518213002335 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$514 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$514 **Past Due:** \$514 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

FIRST INV SC (F 01MAG001) Account # 50000166055130001 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$42,118 **Opened:** 5/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$40,187 **Past Due:** \$42,118 **Paid:**  
**Responsibility:** I **Terms:** 072M **Last Payment:** **Closed:** 5/20  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/20  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CB INDIGO (B 022EL023) Account # 510004001610 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 10/18  
**Loan Type:** CREDIT CARD **High Credit:** \$830 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/20  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

TBOM/MILSTNE (B 022EL016) Account # 541051000633 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 10/18  
**Loan Type:** CREDIT CARD **High Credit:** \$916 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/20  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/20  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

TBOM/FORTIVA (F 02F1D002) Account # 542784000454 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 5/19  
**Loan Type:** CREDIT CARD **High Credit:** \$749 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/20  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

TRADES

BK OF MO (B 02CS5002) Account # 405731042333 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 6/19  
**Loan Type:** CREDIT CARD **High Credit:** \$433 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CREDITONEBANK (B 054MR013) Account # 444796243339 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** CREDIT CARD **High Credit:** \$795 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

BK OF MO (B 02CS5002) Account # 431732022004 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/19  
**Loan Type:** CREDIT CARD **High Credit:** \$489 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **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:**

KOHL'S/CAPONE (D 012EN005) Account # 639305084060 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$551 **Opened:** 8/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$551 **Past Due:** \$551 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

JPMCB CARD (B 026QK001) Account # 455990665513 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$2,300 **Balance:** \$2,755 **Opened:** 11/02  
**Loan Type:** CREDIT CARD **High Credit:** \$6,060 **Past Due:** \$2,755 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/18  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

NC FINANCIAL (F 02E9T001) Account # 2018IL884623923 Account Rating I9B  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,990 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 10/19  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 10/19  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

COMM ST BK (B 046YE001) Account # 2004 Account Rating M05  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$101,175 **Opened:** 7/17  
**Loan Type:** CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$103,200 **Past Due:** \$10,158 **Paid:**  
**Responsibility:** I **Terms:** 360M882 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** (36 Months) 1 0 11 **Delinquency** **Maximum:** 9/19 (05) **Payment Pattern** **Months 1-12:** 55555555542  
**Amount:** \$3,527 **Months 13-24:** 111111111111  
**Date:** 9/19 **Months 25-36:** 111111111111

AUSTINCAPBK (B 02FM3001) Account # 8009127767 Account Rating I03  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/20  
**Loan Type:** SECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 120M **Last Payment:** **Closed:** 7/20  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** (03 Months) 0 0 0 **Delinquency** **Maximum:** 7/20 (03) **Payment Pattern** **Months 1-12:** 111  
**Amount:** \$60  
**Date:** 7/20

MONEYLION (F 02G4R001) Account # LLI42984512 Account Rating I03  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 3/20  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Late Payments** (06 Months) 0 0 0 **Delinquency** **Maximum:** 3/20 (03) **Payment Pattern** **Months 1-12:** 111111  
**Amount:** \$99  
**Date:** 3/20

CHRYSLERCAP (F 02E3D001) Account # 30000219326941000 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$38,455 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 076M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
**Amount:**  
**Date:**

TRADES

COMM ST BK (B 046YE001) Account #4 Account Rating L02  
**Type:** LINEOFCREDIT **Credit Limit:** \$13,700 **Balance:** \$0 **Opened:** 6/12  
**Loan Type:** HOME EQUITY LOAN **High Credit:** \$13,816 **Past Due:** \$0 **Paid:** 7/17  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 7/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/17  
**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

CITIZENSONE (B 07421059) Account # 2756642001 Account Rating L02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$38,787 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 084M **Last Payment:** **Closed:** 5/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Late Payments** 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (25 Months) 30 60 90 **Amount:** **Months 1-12:** 211211111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1

COMM ST BK (B 046YE001) Account #4 Account Rating L02  
**Type:** LINEOFCREDIT **Credit Limit:** \$6,585 **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$6,579 **Past Due:** \$0 **Paid:** 3/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/17  
**Remarks:** PRINCIPAL DEFERRED/INTEREST PAYMENT ONLY **Charge Off:** **Verified:** 3/17  
**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:** 11111111

MONEYLION (F 02G4R001) Account # LLI43159439 Account Rating L01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$801 **Opened:** 4/20  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M133 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111

FSTPROGRESS (B 02D8V001) Account # 544303000516 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 11/19  
**Loan Type:** CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/20  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111  
**Date:**

TRADES

COMM ST BK (B 046YE001) Account # 42330 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,025 **Opened:** 3/17  
**Loan Type:** UNSECURED **High Credit:** \$6,742 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M144 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 3 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(40 Months) 30 60 90 **Amount:** **Months 1-12:** 211111112121  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1111

AMER CR ACPT (F 02CZ9001) Account # 90123910114 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$20,027 **Opened:** 6/20  
**Loan Type:** AUTOMOBILE **High Credit:** \$19,345 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M562 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1  
**Date:**

WFC (F 085WY740) Account # 105001167101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,069 **Opened:** 6/20  
**Loan Type:** SECURED **High Credit:** \$1,996 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M175 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1  
**Date:**

SECURITY FIN (F 0221V001) Account # 34018 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$378 **Opened:** 6/20  
**Loan Type:** UNSECURED **High Credit:** \$363 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M63 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1  
**Date:**

WFC (F 085WY740) Account # 105001091901 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/19  
**Loan Type:** SECURED **High Credit:** \$2,039 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 6/20  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11

TRADES

COMM ST BK (B 046YE001) Account # 42479 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** NOTE LOAN **High Credit:** \$3,585 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 001M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

COMM ST BK (B 046YE001) Account # 15204 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$22,497 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 084M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

COMM ST BK (B 046YE001) Account # 555542 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 8/11  
**Loan Type:** CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$89,029 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 360M **Last Payment:** **Closed:** 7/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/17  
**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

COMM ST BK (B 046YE001) Account # 15165 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$30,024 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 084M **Last Payment:** **Closed:** 7/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

CB/BERGERS (D 01NZ8205) Account # 211700000033 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,030 **Balance:** \$0 **Opened:** 6/04  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$794 **Past Due:** \$0 **Paid:** 5/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/14  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 11/16  
**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:** 111111111111X  
**Date:** **Months 25-36:** XXXX1111111111  
**Months 37-48:** 111111111111

TRADES

ALLY FINCL (F 0259237L) Account # 154922176305 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$27,010 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 075M **Last Payment:** **Closed:** 4/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

COMM ST BK (B 046YE001) Account # 1427 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 10/08  
**Loan Type:** CONVENTIONAL REAL **High Credit:** \$19,630 **Past Due:** \$0 **Paid:**  
ESTATE MORTGAGE **Terms:** 060M **Last Payment:** **Closed:** 11/14  
**Responsibility:** C **Charge Off:** **Verified:** 11/14  
**Remarks:** CLOSED **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

CORNERSTN CU (Q 040FX001) Account # 7120070001025501 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$22,317 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M **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:** 111111111111  
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1

FRD MOTOR CR (F 03796761) Account # 47757479 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12  
**Loan Type:** AUTOMOBILE **High Credit:** \$48,008 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M **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:** 111111111111  
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** X1

CAP1/BERGN (D 01DTV069) Account # 205469 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$805 **Balance:** \$0 **Opened:** 6/04  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$794 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/12  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/12  
**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

COMM ST BK (B 046YE001) Account #41349 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,302 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M **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:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

5/3 BANK NA (B 09302020) Account #87414 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/10  
**Loan Type:** AUTOMOBILE **High Credit:** \$38,633 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 075M **Last Payment:** **Closed:** 1/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/12  
**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:** 1111111  
**Date:**

COMM ST BK (B 046YE001) Account #555392 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 1/09  
**Loan Type:** CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$70,907 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 360M **Last Payment:** **Closed:** 8/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/11  
**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

COMM ST BK (B 046YE001) Account #13203 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/07  
**Loan Type:** AUTOMOBILE **High Credit:** \$23,358 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M **Last Payment:** **Closed:** 6/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/11  
**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:** 111XX111X111

COMM ST BK (B 046YE001) Account #41101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/10  
**Loan Type:** UNSECURED **High Credit:** \$5,085 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 006M **Last Payment:** **Closed:** 6/11  
**Remarks:** PRINCIPAL DEFERRED/INTEREST PAYMENT ONLY **Charge Off:** **Verified:** 6/11  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(12 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/01/20	LS FINANCING (FLA2613540 CAL)		
8/26/20	JASPER (FNC1148658 CAL)		
7/15/20	FINWISE BANK (FWI5032151 ILM)		
6/10/20	TBOM/CONTFIN (BNJ5677834 EAS)		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/08/20	SECURITY FIN (FCH2009158 CHI)		
6/08/20	COAF (FPC1246538 NTL)		
6/08/20	FACTUAL DATA (ZHO4772727 SCT)		
6/06/20	HARVARD FORD (ALA6186356 CAL)		
6/06/20	SANTANDER (FDF3059265 SCT)		
6/06/20	KUNES COUNTR (ALA5778511 CAL)		
6/06/20	COAF (FPC1246538 NTL)		
6/02/20	KEY AUTO MAL (ALA4376063 CAL)		
5/27/20	KUNES COUNTR (ALA5778511 CAL)		
5/09/20	TBOM/CONTFIN (BNJ5677834 EAS)		
3/04/20	ROADLOANS.CO (NLA2816421 CAL)		
2/14/20	TBOM/CONTFIN (BNJ5677834 EAS)		
2/13/20	CELTICBK/CON (FNJ5710525 EAS)		
11/28/19	ROADLOANS.CO (NLA2816421 CAL)		
11/28/19	CAPITAL ONE (BPC3575459 NTL)		
11/24/19	SYNVS/TCI-FD (FSF3862830 MWB)		
11/24/19	CELTIC/CONT (FNJ1271865 EAS)		
11/21/19	REGIONAL ACC (BNC4895662 FLA)		
11/01/19	CAPITAL ONE (BPC3575459 NTL)		
10/26/19	US BANK (BMS3650439 WIS)		
9/12/19	CELTIC/CONT (FNJ1271865 EAS)		
7/26/19	ROADLOANS.CO (NLA2816421 CAL)		
7/17/19	SYNCB (NDY1263431 DAY)		
7/17/19	TBOM/GENESIS (BPT1848850 WAS)		
5/28/19	CAPITAL ONE (BPC3575459 NTL)		
5/28/19	BOM/TCI-TV (FSF8337574 MWB)		
5/28/19	LENDUP TAB (FNC1822249 CAL)		
5/15/19	US BANK (BMS3619145 WIS)		
5/13/19	CREDIT PLUS (ZSM0049997 WIL)		
5/13/19	KEY AUTO MAL (ALA4376063 CAL)		
5/08/19	CREDCO (ZCO4279853 CAL)		
5/08/19	EQUIFAX MTG (ZCH0008281 CHI)		
5/07/19	EQUIFAX MTG (ZCH0008281 CHI)		
5/02/19	EQUIFAX MORT (ZCH6397429 CHI)		
5/02/19	CREDCO (FCO1207005 CAL)		
5/01/19	ALLIANT CRED (QCH4054548 CHI)		
5/01/19	CORNERSTONE (FFP0004360 ILM)		
5/01/19	IH MISSISSIP (QDM0009463 ILM)		
4/29/19	BOM/TCI FA (FSF4268654 MWB)		
4/29/19	FIRST NORTHE (QCH4849417 CHI)		
4/26/19	FACTUAL DATA (QCS1189141 CNM)		
4/20/19	TBOM/CONTFIN (BNJ5677834 EAS)		
4/15/19	HEIGHTS FIN (FRK0002220 ILM)		
4/02/19	CELTIC/CONT (FNJ1271865 EAS)		
3/19/19	FACTUAL DATA (ZHO4772727 SCT)		
2/10/19	SYNCB/PPMC (NNY2135844 EAS)		
2/08/19	CAP ONE (BPC2699824 NTL)		
1/31/19	CELTIC/CONT (FNJ1271865 EAS)		
1/28/19	FINGERHUT/ W (DMS5447066 WIS)		
1/04/19	MABT/CONTFIN (FNJ4553464 EAS)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
12/16/18	SYNCB/WALMRT (NNY1212732 EAS)		
11/13/18	FIRST SAVING (BSF3416747 MWB)		
11/12/18	CAPITAL ONE (BCI1413891 NTL)		
11/07/18	CAPITAL ONE (BCI1413891 NTL)		
11/01/18	COM BK STLG (BSD0005100 ILM)		
10/31/18	CHRYSLER CAP (FDF2864344 SCT)		
10/31/18	NETCREDIT FS (FCH5253435 CHI)		
10/30/18	KIMBERLY CAR (ALA3124733 CAL)		
10/30/18	ALLY FINAN I (NDT1203543 MCH)	Automobile	
10/30/18	EXETER FIN (FDF1654822 SCT)		
10/29/18	ONEMAIN (FCE5299433 CHI)		
10/27/18	IH MISSISSIP (QDM2231749 ILM)		
10/27/18	WFDS (FDM1068019 ILM)		
10/27/18	ALLY FINAN I (NDT1203543 MCH)	Automobile	
10/27/18	IH MISSISSIP (QDM0009463 ILM)		
10/27/18	KUNES COUNTR (ALA8269556 CAL)		
10/27/18	REGIONAL ACC (BNC2081415 FLA)		
10/27/18	FOURSIGHT CA (FUT3409450 MWB)		
10/27/18	TIDEWATER CR (FTW0124686 EAS)		
10/24/18	JPMCB CARD (BUS0006675 NTL)		
10/24/18	CB INDIGO (BPT4997215 WAS)		
10/24/18	CELTIC/CONT (FNJ1271865 EAS)		
10/24/18	MABT/CONTFIN (FNJ4553464 EAS)		
10/05/18	MERCEDES BEN (ALA7237901 CAL)		
9/20/18	PORSCHE OF Q (ALA1952816 CAL)		

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