



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/04/20 19:14 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7463  
 Name: Butler, Sandra  
 Current Address: 9777 n thornsdale Rd  
 Tucson CA.85742

**BUTLER , SANDRA**

Also Known As: **SSN:** 000-00-7463 **Phone:** **In File Since:** 5/84  
**Date of Birth:** 04/51

**Current Address:**  
 9777 N. THORNYDALE RD. #6104.  
 TUCSON AZ. 85742  
 Reported 11/12

**Previous Address:**  
 3468 W. SKY RIDGE LP.  
 TUCSON AZ. 85742  
 Reported 8/93

**Previous Address:**  
 104 9777 N THORNYDALE RD. #6.  
 TUCSON AZ. 85742

### EMPLOYMENT

Position:	Start:	In File Since:
RETIRED	End:	7/16
		Effective: 7/16
LA COLINA	Start:	In File Since: 10/99
	End:	Effective:

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS CURRENT INPUT ZIP CODE INVALID

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+573</b>	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 07 You have too many delinquent or derogatory accounts 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:	1	Trades:	22	Inquiries:	15
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	6	Occurrence of Historical Negatives:	11		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11	\$3,762	\$2,150	\$1,637	\$0	\$123	24%
Installment	10	\$25,985	\$0	\$18,108	\$0	\$636	n/a
Closed w/Balance-		n/a	n/a	\$2,708	\$1,496	\$0	n/a
<b>Total</b>	<b>22</b>	<b>\$29,747</b>	<b>\$2,150</b>	<b>\$22,453</b>	<b>\$1,496</b>	<b>\$759</b>	

COLLECTIONS

EMERALD AR (Y 2C20002) Account # 4822218XXXXXXX Account Rating O9B

**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$895 **Opened:** 10/17

**Account Type:** OPEN **Responsibility:** I **Balance:** \$895 **Paid:**

**Balance:** \$895 **Past Due:** \$895 **Closed:**

**Last Payment:** **Verified:** 8/20

**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**

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

**Date:**

TRADES

MCI (U 0298L037) Account # 46 Account Rating O09

**Type:** OPEN **Credit Limit:** **Balance:** \$976 **Opened:** 2/06

**Loan Type:** UTILITY COMPANY **High Credit:** \$0 **Past Due:** \$976 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/14

**Remarks:** DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Charge Off:** **Verified:** 8/20

**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

(Months) 30 60 90 **Amount:**

**Date:**

SEVENTH AVE (D 0216B001) Account # 925595395 Account Rating R09

**Type:** REVOLVING **Credit Limit:** **Balance:** \$1,381 **Opened:** 12/11

**Loan Type:** UNSECURED **High Credit:** \$1,405 **Past Due:** \$345 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/14

**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/20

**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

(Months) 30 60 90 **Amount:**

**Date:**

MDNGHT VLVT (D 083TP001) Account # 925595395 Account Rating R09

**Type:** REVOLVING **Credit Limit:** **Balance:** \$351 **Opened:** 4/12

**Loan Type:** UNSECURED **High Credit:** \$380 **Past Due:** \$175 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/14

**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/20

**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

(Months) 30 60 90 **Amount:**

**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 38528769 Account Rating I09

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14

**Loan Type:** SECURED **High Credit:** \$2,935 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 8/18

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/18

**Update Method:** locked

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

(Months) 30 60 90 **Amount:**

**Date:**

TRADES

GM FINANCIAL (F 044WK001) Account #461667610 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$11,671 **Opened:** 7/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$18,536 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 078M445 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111112111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** XXX111111111  
**Months 37-48:** 111111111111

FST PREMIER (B 041PF015) Account #517800679180 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 1/19  
**Loan Type:** CREDIT CARD **High Credit:** \$633 **Past Due:** \$0 **Paid:** 5/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/20  
**Remarks:** DISPUTE OF ACCOUNT INFORMATION/CLOSED BY CONSUMER **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 4/20 (03) **Payment Pattern**  
 (19 Months) 30 60 90 **Amount:** \$106 **Months 1-12:** 111321111111  
**Date:** 4/20 **Months 13-24:** 1111111

CB/ROAMANS (C 0131P002) Account #42595 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$277 **Past Due:** \$0 **Paid:** 5/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (17 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111

WEBBANK/GTN (D 02CSN001) Account #636992010519 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$0 **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,779 **Past Due:** \$0 **Paid:** 6/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 1 1 1 **Delinquency** **Maximum:** 5/20 (04) **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** \$321 **Months 1-12:** 114321111111  
**Date:** 5/20 **Months 13-24:** 111111111

CAP1/WMT (D 01DTV237) Account #603220000082 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$297 **Opened:** 11/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$329 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN28 **Last Payment:** **Closed:**  
**Remarks:** **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:** 111111111  
**Date:**

TRADES

FIRST SVG CC (B 02BYX001) Account # 543360180263 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$509 **Opened:** 1/20  
**Loan Type:** CREDIT CARD **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:** 1111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (07 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111  
**Date:**

CREDITONEBANK (B 054MR013) Account # 444796259061 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$351 **Opened:** 9/18  
**Loan Type:** CREDIT CARD **High Credit:** \$351 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:** 113211111111  
**Months 13-24:** 1111111111  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 5/20 (03) **Payment Pattern**  
 (22 Months) 30 60 90 **Amount:** **Months 1-12:** 113211111111  
**Date:** 5/20 **Months 13-24:** 1111111111

TBOM/FORTIVA (F 02F1D002) Account # 542784010050 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,049 **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** CREDIT CARD **High Credit:** \$1,295 **Past Due:** \$0 **Paid:** 5/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/20  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:** 113211111111  
**Months 13-24:** 1111  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 5/20 (03) **Payment Pattern**  
 (16 Months) 30 60 90 **Amount:** \$139 **Months 1-12:** 113211111111  
**Date:** 5/20 **Months 13-24:** 1111

CELTIC/CONT (F 02AQE006) Account # 534636130066 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$480 **Opened:** 1/20  
**Loan Type:** CREDIT CARD **High Credit:** \$496 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN35 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111  
**Date:**

LENDMARK (F 022L5022) Account # 30201116005 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,449 **Opened:** 11/19  
**Loan Type:** SECURED **High Credit:** \$5,699 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M191 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Months 1-12:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111  
**Date:**

TRADES

EDFINANCIAL (E 039ED388) Account # 500000086887874 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,988 **Opened:** 5/16  
**Loan Type:** STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 120M **Last Payment:** **Closed:**  
**Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Charge Off:** **Verified:** 7/20  
**Update Method:** automated  
**Late Payments** 0 0 1 **Delinquency** **Maximum:** 5/17 (04) **Payment Pattern** **Months 1-12:** 111111XX1111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XX1111XXXX11  
**Date:** 5/17 **Months 25-36:** XX1XX11XX11X  
**Months 37-48:** X41111

CB/WOMNWITHN (C 01NZ8135) Account # 42440 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$150 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$282 **Past Due:** \$0 **Paid:** 4/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/20  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

BBVA USA (B 09849001) Account # 6769419843 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **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:** 111111111111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

LENDMARK (F 022L5022) Account # 30201069405 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19  
**Loan Type:** SECURED **High Credit:** \$5,077 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M **Last Payment:** **Closed:** 11/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

LENDMARK (F 022L5022) Account # 30200350400 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** SECURED **High Credit:** \$3,634 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 036M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

LENDMARK (F 022L5022) Account # 30301004509 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$3,349 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 036M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Months 1-12:** 1111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(07 Months) 30 60 90 **Amount:**  
**Date:**

WILSHIRE CNS (F 028NZ001) Account # 9159112 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$1,795 **Past Due:** \$0 **Paid:**  
**Responsibility:** M **Terms:** 024M **Last Payment:** **Closed:** 9/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/16  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 11  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(14 Months) 30 60 90 **Amount:**  
**Date:**

ARRONRNTS (H 02BP1001) Account # C14815105 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13  
**Loan Type:** LEASE **High Credit:** \$620 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 3/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/14  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:**  
(Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/04/20	LS FINANCING (FLA2613540 CAL)		
8/25/20	OPORTUN INC/ (FNC5587633 CAL)		
8/20/20	ONEMAIN (FCE2375239 CHI)		
8/20/20	CAPITAL ONE (BPC3575459 NTL)		
8/19/20	ONEMAIN (FCE2375239 CHI)		
2/14/20	TBOM/GENESIS (BPT1848850 WAS)		
2/14/20	SYNCB (NDY1263431 DAY)		
1/24/20	CLIENT FIRST (PCH3598128 CHI)		
1/18/20	CELTIC/CONT (FNJ1271865 EAS)		
1/02/20	1ST SAVINGS (BSF0002021 MWB)		
1/02/20	ONEMAIN (FCE2375239 CHI)		
11/23/19	CAPITAL ONE (BPC3698048 NTL)		
11/18/19	PREMIUM CB (ZMI0651860 FLA)		
8/22/19	ONEMAIN (FCE2375239 CHI)		
7/18/19	CLEARONE ADV (PMA6229464 EAS)		
12/04/18	CA LLC (FDF3744730 SCT)		

**REPORT SERVICED BY**

---

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)