



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/03/20 19:52 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Scott, Sarena  
 Current Address: 145 trask st  
 Aurora IL.60505

SCOTT , SARENA L.

**Also Known As:**

SARENA,SCOTT

**SSN:** 000-00-1503  
**Date of Birth:** 01/77

**Phone:**

**In File Since:** 5/97

**Current Address:**

362 N. BROADWAY ST. #511.  
 JOLIET IL. 60435  
 Reported 11/18

**Previous Address:**

1011 OAKDALE ST.  
 SPRINGFIELD IL. 62703  
 Reported 8/18

**Previous Address:**

1042 N. WALLER AV. #3.  
 CHICAGO IL. 60651

### EMPLOYMENT

OUR LADY OF ANGLES

**Position:** REGISTERED  
 NURSE THERAP

**Start:**  
**End:**

**In File Since:** 7/20  
**Effective:** 7/20

FAMILY DOLLAR

**Position:** AST MGR

**Start:**  
**End:**

**In File Since:** 2/13  
**Effective:** 3/13

### SCORING

**Type**

VANTAGESCOR3

**Score**

**+479**

**Explanation**

- 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
  - 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:** 1      **Trades:** 8      **Inquiries:** 6

**Negative Trade Accounts:** 4      **Trade Accounts with Any Historical Negatives:** 0      **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$423	\$300	\$423	\$60	\$30	0%
Installment	5	\$10,238	\$0	\$7,269	\$167	\$362	n/a
Closed w/Balance-		n/a	n/a	\$148	\$148	\$0	n/a
<b>Total</b>	<b>8</b>	<b>\$10,661</b>	<b>\$300</b>	<b>\$7,840</b>	<b>\$375</b>	<b>\$392</b>	

COLLECTIONS

PRO COM SVC (Y 321B003) Account # 6297564 Account Rating O9B  
**Original Creditor:** POPLAR **Remarks:** PLACED FOR **Amount Placed:** \$3,278 **Opened:** 8/17  
 PLACE(rentalOrLeasing) COLLECTION **Balance:** \$3,278 **Paid:**  
**Account Type:** OPEN **Past Due:** \$3,278 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 8/20  
**Update Method:** automated

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

TRADES

WELLS FARGO (B 0908N664) Account # 442644107445 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$148 **Opened:** 3/18  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$848 **Past Due:** \$148 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/20  
**Update Method:** automated

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

WEBBNK/FSTR (D 02CSN003) Account # 6369920316770065 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$68 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 008M **Last Payment:** **Closed:** 5/17  
**Responsibility:** I **Charge Off:** **Verified:** 5/17  
**Remarks:** PURCHASED BY ANOTHER LENDER **Update Method:** automated

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

CREDITONEBNK (B 054MR013) Account # 444796248415 Account Rating R02  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$423 **Opened:** 12/19  
**Loan Type:** CREDIT CARD **High Credit:** \$423 **Past Due:** \$60 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (07 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 11111111  
**Date:**

CNAC - IL119 (F 082GL077) Account # 9143691 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$7,269 **Opened:** 10/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$10,238 **Past Due:** \$167 **Paid:**  
**Responsibility:** I **Terms:** 043M362 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/20  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (21 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111

TRADES

WEBBNK/FHUT (D 02CSN002) Account # 636992150796 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$0 **Balance:** \$0 **Opened:** 4/20  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 4/20  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/20  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # F2858055 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13  
**Loan Type:** LEASE **High Credit:** \$190 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 2/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/14  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:** **Date:**

WFC (F 085WY01T) Account # 108201101901 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13  
**Loan Type:** SECURED **High Credit:** \$406 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 7/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # F2854800 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/11  
**Loan Type:** LEASE **High Credit:** \$956 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 4/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/12  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/03/20	LS FINANCING (FLA2613540 CAL)		
7/02/20	BK OF AMER (BNC6103330 FLA)		
6/08/20	SYNCB/SAMS (NNY4215612 EAS)		
2/24/20	JPMCB CARD (BUS0006675 NTL)		
11/27/19	RIGHTWAY JOL (ADM5810034 ILM)		
12/28/18	WORLD KIA JO (ALA4980818 CAL)		
10/23/18	CNAC_IL119 (FIN0007026 KIN)		

**REPORT SERVICED BY**

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TRANSUNION  
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