



## TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/21/20 11:59 CT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0520  
 Name: Giambattista, Thomas  
 Current Address: 231 W Horizon Ridge Parkway 1811 Henderson NV.89012

**GIAMBATTISTA SR, THOMAS H.**

**Also Known As:**

GIAMBATTISTA,TOM,H  
GIAMBATTISTA,THOMASH  
PAINTING,TOM

**SSN:** 000-00-0520  
**Date of Birth:** 10/49

**Phone:**

**In File Since:** 2/75

**Current Address:**

231 W. HORIZON RIDGE PY. #1811.  
HENDERSON NV. 89012

**Previous Address:**

1001 LAS PALMAS ENTRADA AV.  
#2108.  
HENDERSON NV. 89012

**Previous Address:**

186 ROLLING FIELDS CT.  
HENDERSON NV. 89012

**Reported 12/15**

**Reported 12/10**

### EMPLOYMENT

**RETIRED**

**Position:**

**Start:**

**In File Since:** 7/20

**End:**

**Effective:** 7/20

**ALLSTAR SERVICES SELF  
EMPLOYED**

**Position:**

**Start:**

**In File Since:** 4/01

**End:**

**Effective:**

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

14 INQUIRIES IN THE LAST 60 DAYS

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+570**

**Explanation**

98 There is a bankruptcy on your credit report  
 15 Newest delinquent or derogatory payment status on your accounts is too recent  
 04 The balances on your accounts are too high compared to loan amounts  
 18 Total of balances on accounts never late is too high compared to loan amounts  
 SCORECARD: 01  
 Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.



TRADES

EXETER FIN (F 02BBG001) Account # 68068125730391001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$26,621 **Opened:** 7/20  
**Loan Type:** AUTOMOBILE **High Credit:** \$25,966 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M756 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

MRCH CRD SOL (F 099YU002) Account # 23 Account Rating 001  
**Type:** OPEN **Credit Limit:** **Balance:** \$1,611 **Opened:** 7/20  
**Loan Type:** SECURED BY HOUSEHOLD **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**  
 GOODS **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 8/20  
**Remarks:** **Update Method:** automated  
**Months 1-12:** 1  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (01 Months) 0 0 0 30 60 90 **Amount:** **Date:**

TBOM/CONTFIN (F 02AQE003) Account # 516648860181 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$281 **Opened:** 8/20  
**Loan Type:** CREDIT CARD **High Credit:** \$281 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN35 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

WEBBNK/FHUT (D 02CSN002) Account # 636992105230 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$74 **Past Due:** \$0 **Paid:** 5/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (35 Months) 0 0 0 30 60 90 **Amount:** **Date:**

LENDING CLUB (F 02BQT001) Account # 61321491 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 10/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Months 1-12:** 111111X11111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (35 Months) 0 0 0 30 60 90 **Amount:** **Date:**

TRADES

THD/CBNA (B 026H3005) Account #603532052455 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$20,000 **Balance:** \$0 **Opened:** 3/06  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$17,479 **Past Due:** \$0 **Paid:**  
**Responsibility:** T **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/18  
**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

FNCC (B 02BYW001) Account #423980110317 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** CREDIT CARD **High Credit:** \$2,303 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 4/20  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

FIRST SVG CC (B 02BYX001) Account #543360119074 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$1,250 **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,410 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 4/20  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

FSB BLAZE (B 02B1D003) Account #518213010140 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,686 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 4/20  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

LENDING CLUB (F 02BQT001) Account #97222767 Account Rating IUR  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

**TRADES**

KOHL'S/CAPONE (D 012EN005) Account # 639305077617 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 12/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,020 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**

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

BRNDSRC/CBNA (H 02DJT001) Account # 603554360071 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$3,223 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**

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

BK OF AMER (B 01597029) Account # 2272 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$5,000 **Balance:** \$0 **Opened:** 2/14  
**Loan Type:** CREDIT CARD **High Credit:** \$5,841 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**

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

FNB OMAHA (B 01765001) Account # 831375116372 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$1,800 **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** CREDIT CARD **High Credit:** \$2,318 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**

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

CAPITAL ONE (B 01DTV001) Account # 517805959226 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$0 **Opened:** 10/15  
**Loan Type:** CREDIT CARD **High Credit:** \$3,035 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**

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

TRADES

TARGET/TD (D 06476007) Account # 585975212566 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$1,300 **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** CREDIT CARD **High Credit:** \$1,621 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 3/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

CORTRUST BK (B 027XU013) Account # 543668400031 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** CREDIT CARD **High Credit:** \$625 **Past Due:** \$0 **Paid:** 12/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 2/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

DANIELS JWLS (J 0619L009) Account # 1800318 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$2,569 **Balance:** \$0 **Opened:** 10/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 12/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 1/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

TBOM/FORTIVA (F 02F1D002) Account # 542784000205 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CREDIT CARD **High Credit:** \$697 **Past Due:** \$0 **Paid:** 12/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 1/20  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

DISCOVERBANK (B 09616003) Account # 601100849297 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** CREDIT CARD **High Credit:** \$1,619 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/19  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 12/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

TRADES

CB INDIGO (B 022EL023) Account # 510004001019 Account Rating **RUR**

**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/18

**Loan Type:** CREDIT CARD **High Credit:** \$619 **Past Due:** \$0 **Paid:** 6/19

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/18

**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 6/19

**Update Method:** automated

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

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

PROSPER (F 02BLQ001) Account # 875564 Account Rating **IUR**

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17

**Loan Type:** UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:** 2/19

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/19

**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 2/19

**Update Method:** automated

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

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

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/21/20	LS FINANCING (FLA2613540 CAL)		
8/19/20	ONEMAIN (FCE2375239 CHI)		
8/12/20	TBOM/CONTFIN (BNJ5677834 EAS)		
7/30/20	ALLY FINANCI (FDT1338045 MCH)		
7/30/20	COAF (FPC1246538 NTL)		
7/30/20	CHAPMAN LAS (ALA2242342 CAL)		
7/28/20	FOURSIGHT (FUT6521626 MWB)		
7/28/20	FOURSIGHT CA (FUT3409450 MWB)		
7/28/20	COAF (FPC1246538 NTL)		
7/28/20	AVID ACCEPTA (FUT2283645 MWB)		
7/28/20	FLAGSHIP CRE (FPH3355120 EAS)		
7/28/20	AMERICREDIT (FDF0027016 SCT)		
7/28/20	ALLY FINANCI (FDT1338045 MCH)		
7/28/20	TOWBIN DODGE (ALA5583800 CAL)		
7/27/20	BOM/TCI FA (FSF4268654 MWB)		
6/25/20	ONEMAIN (FCE2375239 CHI)		
6/21/20	TBOM/CONTFIN (BNJ5677834 EAS)		
4/29/20	BOM/TCI FA (FSF4268654 MWB)		
4/21/20	CELTICBK/CON (FNJ5710525 EAS)		
2/15/19	BOM/TCI-TV (FSF8337574 MWB)		
10/22/18	OPORTUN/PROG (FNC3435243 CAL)		
10/04/18	DANIELS JRLY (JLA2010070 CAL)		

**REPORT SERVICED BY**

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