

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

CRISTINA LACEY,

Plaintiff,

v.

Case No. 8:21-cv-519-02-JSS

TRANSUNION, LLC;
WELLS FARGO BANK, N.A. d/b/a
WELLS FARGO HOME MORTGAGE;

Defendants.

ORDER GRANTING DISMISSAL WITH PREJUDICE

Plaintiff Cristina Lacey sues Defendants TransUnion LLC and Wells Fargo Mortgage under the Fair Credit Reporting Act (“FCRA”). Before the Court today are the Defendants’ Motions to Dismiss, Dkts. 18 and 19; Plaintiff’s responses, Dkts. 20 and 30; and TransUnion’s reply, Dkt. 23. Defendants argue Plaintiff has failed to state a claim under Fed. R. Civ. P. 12(b)(6) because the credit report is factually accurate. The credit report at issue in this case is attached as an Appendix at the end of this opinion.

After reviewing these motions, the case record, and the opposition briefs filed by Plaintiff, the Court grants the motions and dismisses Plaintiff’s Complaint with prejudice because the credit report is not materially misleading. In short, although

Defendant Wells Fargo furnished derogatory information about Plaintiff and Defendant TransUnion then used the derogatory information in the credit report, this information was factually accurate. The credit report is therefore materially accurate to any reasonable commercial reader, and it is not “nonsensical and illogical” to the point of inaccuracy as Plaintiff contends.

BACKGROUND

Plaintiff has experienced credit problems. Her credit report during the relevant period shows more adverse accounts than satisfactory accounts. That report, which Plaintiff comments upon and does not object to the undersigned considering (at least as to TransUnion), is attached to this Order.¹ *See* Appendix. Plaintiff does not contend the report is unauthentic, and it is properly verified. Dkt. 18-1.

¹ This entire suit is about Plaintiff’s credit report. But Plaintiff did not attach the report to her Complaint. Instead, TransUnion provided the credit report in its Motion to Dismiss. Dkt. 18-2. In responding to TransUnion, Plaintiff does not object to the Court considering the credit report, and Plaintiff commented on the report without objection in Plaintiff’s response to TransUnion’s motion. Dkt. 20 at 6.

In her response to Wells Fargo’s motion, Plaintiff comments on the credit report but then suggests it would be inappropriate for the Court to consider the report as to Wells Fargo because Wells Fargo did not append a copy of the report to its Motion to Dismiss. Dkt. 30 at 13–14. Plaintiff also argues that it would not be appropriate to consider the credit report at this stage because a fuller record should first be developed, such as from the automated credit dispute verification form. *See* Dkt. 30 at 13–14.

The Court denies Plaintiff’s arguments. The Court may consider a document attached to a motion to dismiss if the attached document is central to the plaintiff’s claims and is undisputed. *See Day v. Taylor*, 400 F.3d 1272, 1276 (11th Cir. 2005) (citing *Horsley v. Feldt*, 304 F.3d 1125, 1134 (11th Cir. 2002)). Here, Plaintiff’s credit report is central to her claims, and it is the essence of her Complaint. Plaintiff does not contend that her credit report at Dkt. 18-2 is unauthentic. The Court can therefore consider the report when deciding the Motions to Dismiss.

The relevant entry of which Plaintiff complains is found on the sixth page. *See* Appendix at 6. That entry for Wells Fargo Home Mortgage shows Plaintiff opened her mortgage account with Wells Fargo on March 19, 2009. *Id.* The account closed on August 7, 2015—the same day the report was last updated. *Id.* The balance is shown at \$0. The remarks state “FORECLOSURE COLLATERAL SOLD,” which explains why the account was closed and why there is zero balance.

The payment history shows monthly payments for the period leading up to closure. This history shows that Plaintiff fell 60 days in arrears in November 2013, but by March 2014 had gotten current. *See* Appendix at 6. She then stayed current for five months. Regrettably, she was 30 days late in August 2014, and fell to 60 days late the next month. This delinquency continued, and by March 2015 she fell 90 days late. She corrected it to 60 days late in April 2015. The report states that she made her last mortgage payment on April 2, 2015. Unfortunately, by then she stopped paying entirely. In June 2015, she was 120 days in arrears. The last reported month was July 2015, during which she was 120 days late. The account then closed the first week in August 2015. The credit report notes that her maximum delinquency of 120 days as shown in June and August of 2015. If one counts the time from her last payment made until the account closure, it is approximately 120 days. This payment history, the closure of the account, and the foreclosure are entirely accurate and not in dispute. *See* Appendix at 6. The report

states that the estimated time and month that this item will be removed from Ms. Lacey's credit history is June 2021.

What Plaintiff disputes, and what Plaintiff asserts creates the cause of action, is one line that states: "Pay Status: account 120 Days Past Due Date." *See id.* Plaintiff alleges in her Complaint that although the trade line currently reflects a \$0 balance:

Listing a debt with a \$0 balance owed as "120-149 days past due" is nonsensical. If no balance is owed, the consumer cannot be late paying that balance. By continuing to report the account in that fashion, lenders believe the consumer is currently late negatively reflecting on the consumers credit worthiness by impacting the credit score negatively.

Dkt. 1 at ¶ 15.

Plaintiff notified TransUnion in August 2020 that she disputed the accuracy of this information. *Id.* at ¶ 17. She avers that TransUnion notified Defendant Wells Fargo of this dispute. *Id.* at ¶ 18. According to Plaintiff, had Wells Fargo done a proper investigation, it would have discovered that the payment status was being inaccurately reported by TransUnion. *Id.* at ¶ 20. As a result of this inaccurate and uncorrected reporting, Plaintiff states she has suffered damage by loss of credit, an impaired ability to purchase and benefit from credit, a chilling effect upon applications for future credit, mental and emotional pain, anguish, and humiliation and embarrassment of credit denial. *Id.* at ¶ 26. However, Plaintiff does not contend any specific creditor relied upon these entries to her detriment,

nor does she cite any specific injury due to this adverse report—one of multiple adverse reports for her.

In Count I, Plaintiff sues TransUnion for willfully violating 15 U.S.C. § 1681(e) and (n) of the FCRA. She alleges TransUnion willfully and recklessly failed to follow proper credit data ascertainment and accurate reporting, as required by the statute. She also alleges TransUnion failed to note in the credit report that she disputed the accuracy of the information, and that TransUnion failed to delete the information once it was called to the company's attention. In Count II, Plaintiff sues TransUnion for negligent violation of the FCRA with basically the same faults and omissions listed in Count I.

In Counts III and IV, Plaintiff sues Well Fargo as the furnisher of the faulty credit information, alleging various failures under the FCRA to properly furnish accurate information, investigate disputes, and correct matters found to be furnished in error. Counts III and IV seek remedies for willful/reckless and negligent violations, respectively. As to all counts, Plaintiff seeks actual and statutory damages and attorneys' fees. She seeks punitive damages as to Counts I and III.

Both defendants now move for dismissal of Plaintiff's claims under Rule 12(b)(6).

LEGAL STANDARD

A complaint must contain “a short and plain statement of the claim showing that the pleader is entitled to relief,” Fed. R. Civ. P. 8(a), set forth in “numbered paragraphs each limited as far as practicable to a single set of circumstances,” Fed. R. Civ. P. 10(b). Thus, to survive a Rule 12(b)(6) motion to dismiss, the complaint “must contain sufficient factual matter, accepted as true, to ‘state a claim to relief that is plausible on its face.’” *Ashcroft v. Iqbal*, 556 U.S. 662, 678 (2009) (quoting *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 570 (2007)). Courts must also view the complaint in the light most favorable to the plaintiff and resolve any doubts as to the sufficiency of the complaint in the plaintiff’s favor. *Hunnings v. Texaco, Inc.*, 29 F.3d 1480, 1484 (11th Cir. 1994) (per curiam). A claim is plausible on its face “when the plaintiff pleads factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.” *Iqbal*, 556 U.S. at 678. The Court accepts the plaintiff’s factual allegations as true at this stage. *Brooks v. Blue Cross & Blue Shield of Fla., Inc.*, 116 F.3d 1364, 1369 (11th Cir. 1997).

LEGAL ANALYSIS

Plaintiff’s claims under 15 U.S.C. 1681e(b) and 1681(i) require her to plead and prove an inaccuracy in her credit report or credit file. *Cahlin v. Gen. Motors Acceptance Corp.*, 935 F.2d 1151, 1156–1560 (11th Cir. 1991); *Ray v. Equifax*

Info. Servs., LLC, 327 F. App'x 819, 826 (11th Cir. 2009). Plaintiff attempts to do so by stating in a conclusory fashion that the TransUnion credit report is inaccurate. However, this contention runs into the Supreme Court's admonition that a legal conclusion, including one couched as a factual allegation, need not be accepted as true on a motion to dismiss. *See Papasan v. Allain*, 478 U.S. 265, 286 (1986). Moreover, factual allegations that are merely consistent with the Defendants' liability do not satisfy the Plaintiff's burden, as mere consistency does not establish plausibility of entitlement to relief even if it supports the possibility of relief. *See Iqbal*, 556 U.S. at 678. Thus, Plaintiff Lacey must provide more than labels and conclusions to state her claim. *See Twombly*, 550 U.S. at 555.

“The FCRA seeks to ensure ‘fair and accurate credit reporting.’” *Spokeo Inc. v. Robins*, 136 S. Ct. 1540, 1545 (2016) (quoting § 1681(a)(1)). “Under section 607(b) of the Act, a credit reporting agency, when preparing a credit report on a consumer, is required to ‘follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates.’” *Cahlin*, 936 F.2d at 1156 (quoting § 1681e(b)). The maximum possible accuracy standard requires that the report “be both factually correct and free from potential for misunderstanding.” *Erickson v. First Advantage Background Servs.*, 981 F.3d 1246, 1248 (11th Cir. 2020); *see also id.* at 1252 (“[T]o reach ‘maximum possible accuracy,’ information must be factually true and

also unlikely to lead to a misunderstanding.”). The Eleventh Circuit stated in

Erickson:

[W]hether a report is misleading is an objective measure, one that should be interpreted in an evenhanded manner toward the interests of both consumers and potential creditors in fair and accurate credit reporting. So when evaluating whether a report is accurate [under the FCRA], we look to the objectively reasonable interpretations of the report. If a report is so misleading that it is objectively likely to cause the intended user to take adverse action against its subject, it is not maximally accurate. *On the other hand, the fact that some user somewhere could possibility squint at a report and imagine a reason to think twice about its subject would not render the report objectively misleading.*

Id. (cleaned up) (emphasis added). The Court earlier stated in *Cahlin*:

Although a credit reporting agency has a duty to make a reasonable effort to report ‘accurate’ information on a consumer’s credit history, *it has no duty to report only that information which is favorable or beneficial to the consumer.* Congress enacted FCRA with the goals of ensuring that such agencies imposed procedures that were not only ‘fair and equitable to the consumer,’ but that also met the ‘needs of commerce’ for accurate credit reporting. *Indeed, the very economic purpose for credit reporting companies would be significantly vitiated if they shaded every credit history in their files in the best possible light for the consumer.*

936 F.2d at 1158 (emphasis added).

Therefore, in determining whether a credit report is both true and unlikely to lead to misunderstanding, the report must be reviewed and considered in its entirety, instead of focusing on a single field of data. *See, e.g., Erickson*, 981 F.3d at 1252 (user must look at the credit report objectively and not merely “squint” at one portion); *see also Meeks v. Equifax Info. Servs., LLC*, No. 1:18-CV-03666-

TWT-WEJ, 2019 WL 1856411, at *6 (N.D. Ga. Mar. 4, 2019) (must view account “as a whole”), adopted 2019 WL 1856412 (N.D. Ga. Apr. 23, 2019); *Gibson v. Equifax Info. Servs., LLC*, No. 5:18-cv-00465-TES, 2019 WL 4731957, at *4 (M.D. Ga. July 2, 2019) (quoting *Meeks* and holding same); *Seay v. TransUnion LLC*, No. 7:18-CV-204(HL), 2019 WL 4773827, at *5 (M.D. Ga. Sept. 30, 2019) (quoting *Meeks* and holding same); *Her v. Equifax Info. Servs., LLC*, No. 1:18-CV-5182-CC-RGV, 2019 WL 4295279, at *2 (N.D. Ga. Aug. 9, 2019) (must consider “entirety” of the credit report to determine if the information is inaccurate or misleading).

With these principals in mind, a review of the credit report in the Appendix shows that as a whole it is not inaccurate. One must parse and squint, and consider only the pay status line, to arrive near the conclusion urged by Plaintiff.

A recent case nearly identical to this one, with the same TransUnion reporting form, is *Settles v. TransUnion LLC*, No. 3:20-cv-00084, 2020 WL 6900302 (M.D. Tenn. Nov. 24, 2020). There, the District Judge held:

The Court finds that the reported information, taken as a whole, is neither inaccurate nor materially misleading. The report provides payment history showing that Plaintiff was at least 120 days late each month from May 2013 to January 2014, states that the account was closed in February 2014, and does not provide any account payment information past that date. Plaintiff admits that he never brought the account current – instead, he defaulted, and the account was closed while it was more than 120 days past due. Reporting a ‘pay status’ as ‘120 past due date’ in these circumstances would not reasonably mislead a creditor to believe Plaintiff is currently past due on this loan.

Id. at *4. The *Settles* Court also noted that, “[i]n fact, reporting a pay status of ‘current’ or ‘paid as agreed’ as advocated by Plaintiff could imply that Plaintiff fulfilled his loan obligations by paying the loan in full when he actually defaulted.”

Id.

The logic of *Settles* applies here to this same reporting form. Plaintiff Lacey left her Wells Fargo loan in foreclosure, closed out and written off to zero at 120 days overdue. To represent otherwise would be misleading. And the last time Lacey’s credit report was updated—on August 7, 2015—she was 120 days in arrears, having made her final payment as shown on April 7, 2015. No reasonable commercial reader would read this report five years later and conclude that a “foreclosure/collateral sold” with a zero balance in 2015 means the loan is currently extant, or that Plaintiff “is currently delinquent on their account,” as Plaintiff argues. Dkt. 30 at 1–2.

Another case similar to *Settles* and favoring the defendants here is *Williams v. TransUnion, LLC*, No. 1:19-cv-01896-TWT-CMS, 2019 WL 11502906 (N.D. Ga. Oct. 23, 2019). In that case, the Court was presented with the very same issue as here: an old account closed in arrears, showing no balance due to being “charged off,” and listing payment terms as “\$67 per month, paid [m]onthly for 6 months[.]” *Id.* at *3. Just as here, the *Williams* Court concluded:

When viewed as a whole, TransUnion’s reporting . . . reflects that no ongoing monthly payment obligations exist . . . The account is unambiguously reported as closed, charged off . . . with no current payments being made and with a \$0.00 balance . . . To the extent the \$67.00 amount appears within the account information reported, that amount is being reported as historical account information . . . ‘[which] neither causes confusion nor creates an inaccuracy,’ and Plaintiff’s ‘subjective belief that [her] credit report was inaccurate is insufficient’ to support a claim under the FCRA.

Id.

Settles and *Williams* are well-reasoned and apply here. Other cases are in accord. *See Gross v. Private Nat’l Mortg. Acceptance Co., LLC*, No. 20-cv-4192 (BMC), 2021 WL 81465, at *7–8 (E.D.N.Y. Jan. 9, 2021) (holding that TransUnion report showing “pay status” of “30 days past due” is not inaccurate or misleading and stating: “[i]f a creditor read the ‘Pay Status’ entry in isolation, the creditor might conclude that the account was currently past due. But when the creditor read the rest of the entries, the creditor would surely forego that conclusion”); *Samoura v. TransUnion LLC*, No. 20-5178, 2021 WL 915723 (E.D. Pa. Mar. 10, 2021); *see also Hernandez v. TransUnion LLC*, No: 3:19cv1987-RV/EMT, 2020 WL 8368221 (N.D. Fla Dec. 10, 2020).²

² *See also, e.g., Jones v. Equifax Info. Servs., LLC*, No. 2:18-cv-2814-JPM-cgc, 2019 WL 5872516 (M.D. Tenn. Aug. 8, 2019); *Thomas v. Equifax Info. Servs., LLC*, No. 3:19-cv-286, 2020 WL 1987949 (S.D. Ohio Apr. 27, 2020); *Euring v. Equifax Info. Servs., LLC*, No. 19-CV-11675, 2020 WL 1508344 (E.D. Mich. Mar. 30, 2020).

In *Hernandez*, Judge Vinson said: “no reasonable creditor looking at the report would be misled into believ[ing] that the plaintiff was ‘still late’ on the account.” *Id.* at *3. Judge Vinson noted that the report must be viewed in its entirety, not just one field. *Id.* That is a mistake Plaintiff Lacey makes here and she falls into the same error that befell Plaintiff Hernandez. Any reasonable lender viewing this report will not be confused as Plaintiff contends, and Plaintiff does not claim any actual confusion.

Thus, when Plaintiff Lacey’s credit report is viewed in its entirety, it is clear that it was accurately reported and is not misleading. On its face, the credit report reflects that as of August 7, 2015, the account: (1) had a balance of \$0; (2) was last updated on August 7, 2015; (3) was closed on that same date; (4) was 120 days past due from June 2015 through August 7, 2015; and (5) was foreclosed with collateral sale. Objectively, no reasonable creditor looking at the report would be misled into believing that Plaintiff Lacey had a present pending amount due.

Because the text of the credit report is not in dispute, and it is derogatory but is not materially inaccurate, amendment of these claims is futile. Because Plaintiff cannot establish inaccuracy or falsehood in this report, the Court dismisses Plaintiff’s claims with prejudice. *See Hall v. United Ins. Co. of Am.*, 367 F.3d 1255, 1262–63 (11th Cir. 2004) (stating that a court may properly deny leave to amend when such amendment would be futile).

CONCLUSION

Defendants TransUnion's and Wells Fargo's Motions to Dismiss, Dkts. 18 and 19, are **GRANTED WITH PREJUDICE**. The clerk is directed to close this file.

DONE AND ORDERED at Tampa, Florida, on July 8, 2021.

/s/ William F. Jung

WILLIAM F. JUNG

UNITED STATES DISTRICT JUDGE

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Counsel of Record

APPENDIX

Case 8:21-cv-00519-WFJ-JSS Document 18-2 Filed 04/27/21 Page 2 of 11 PageID 89

08/11/2020

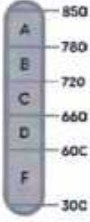
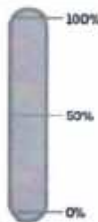


P-1000001-
CRISTINA M. LACEY

ATTENTION:

This is a "Print Image" conversion of a "Credit Report Life" data record from TransUnion's proprietary CRS3 application, specifically an internal set of credit report data created on the date shown above, for the File Identification Number and Activity Number shown above. Although this "Print Image" is formatted in the same fashion as a Consumer Disclosure, it was not transmitted to any consumer and was not created for that purpose. This "Print Image" report is intended for internal/audit use only.

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 08/11/2020</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 850 to 300 equaling grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Important Information Concerning Your TransUnion Credit Report:

- Your SSN has been masked for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report.
- One or more accounts contain medical information. Any information following 'Medical-' is not displayed to anyone but you except where permitted by law.
- For your protection, your account numbers have been partially masked, and in some cases scrambled.
- Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

YOUR CREDIT FILE CONTAINS:

- One or more Adverse Accounts. Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added brackets or shading to those items in this report.
- One or more satisfactory accounts.
- Regular Inquiries. Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.
- Promotional Inquiries. The companies listed received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.
- Account Review Inquiries. The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

1R000007



File Number: [REDACTED]
Date Issued: 08/11/2020



Personal Information

You have been on our files since 04/08/2006

SSN: XXX-XX [REDACTED]

Date of Birth: [REDACTED]

Names Reported: CRISTINA M. LACEY, CHRISTINA LACEY, CHRISTINA M. CASIANO, and CRISTINA M. CASIANO

Addresses Reported:

Address	Date Reported	Address	Date Reported
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Telephone Numbers Reported:

(727) 859-3976 (906) 932-5192 (727) 410-8660 (906) 285-1769 (906) 285-8660 (727) 939-2604 (727) 845-6192
(906) 285-1032

Employment Data Reported:

Employer Name: WALMART Date Verified: 05/17/2010

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Remark Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets <> indicates that this remark is considered adverse.

<CLAC> PLACED FOR COLLECTION

Adverse Accounts

DEBT RECOVERY SOLUTIONS [REDACTED] **** (6800 JERICHO TURNPIKE, SUITE 113E, SYOSSET, NY 11791, (516) 228-7110)
Placed for collection: 01/09/2020 Balance: \$1,621 Pay Status: <In Collection>
Responsibility: Individual Account Date Updated: 08/03/2020
Account Type: Open Account Original Amount: \$1,621
Loan Type: COLLECTION AGENCY/ATTORNEY Original Creditor: MEDICAL WIND RIVER EMERG PHYS LLC (Medical/Health Care)
Past Due: >\$1,621<

Remarks: <PLACED FOR COLLECTION>
Estimated month and year that this item will be removed: 01/2022

GOGEBIC COUNTY FCU [REDACTED] **** (600 W LEAD ST, BESSEMER, MI 49911-1413, (906) 663-4011)
Date Opened: 11/14/2012 Balance: \$1,465 Pay Status: <Charged Off>
Responsibility: Joint Account Date Updated: 11/30/2017 Terms: Monthly for 32 months
Account Type: Installment Account Payment Received: \$10 Date Closed: 03/31/2015
Loan Type: UNSECURED Last Payment Made: 06/23/2017 Maximum Delinquency of 120 days in 02/2015 for \$560 and in 03/2015<
High Balance: \$3,607
Original Charge-off: \$1,465
Past Due: >\$5,170<

Remarks: <UNPAID BALANCE CHARGED OFF>
Estimated month and year that this item will be removed: 09/2021

Rating	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
	X	X	X	X	X	X	X	X	X	X	X	X

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for CRISTINA M. LACEY

File Number: [REDACTED] Date Issued: 08/11/2020

	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014				
Rating	X	X	X	X	X	X	X	120	120	90	60	60				
	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	30	30	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012									
Rating	OK	OK	OK	OK	OK	OK	X									

IRON COUNTY CU # [REDACTED] **** (5702 W US HWY 2, HURLEY, WI 54534, (715) 561-2842)
 Date Opened: 05/22/2007
 Responsibility: Individual Account
 Account Type: Line of Credit Account
 Loan Type: LINE OF CREDIT
 Date Updated: 07/31/2020
 Last Payment Made: 03/25/2015

Pay Status: *In Collection*
 Terms: \$0 per month, paid Monthly
 Date Closed: 03/31/2015
 Maximum Delinquency of 120 days in 09/2014 for \$75 and in 05/2016

High Balance: High balance of \$499 from 05/2018 to 07/2020

Credit Limit: Credit limit of \$500 from 05/2018 to 07/2020

Estimated month and year that this item will be removed: 04/2021

	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019				
Balance	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462				
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462				
Remarks	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA				
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL				
	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018				
Balance	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462				
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
Past Due	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462	\$462				
Remarks	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA	CLA				
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL				
	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017				
Balance	\$462	\$462	\$462													
Scheduled Payment	\$0	\$0	\$0													
Amount Paid	\$0	\$0	\$0													
Past Due	\$462	\$462	\$462													
Remarks	CLA	CLA	CLA													
Rating	COL	COL	COL													
	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL	120	120
	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120	120
	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	
Rating	120	120	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	

JEFFERSON CAPITAL SYSTEM # [REDACTED] **** (16 MCLELAND RD, SAINT CLOUD, MN 56303, (866) 219-0725)

Placed for collection: 10/12/2016
 Responsibility: Individual Account
 Account Type: Open Account
 Loan Type: DEBT BUYER

Balance: \$1,589
 Date Updated: 07/24/2020
 Original Amount: \$1,589
 Original Creditor: VERIZON WIRELESS (Financial)
 Past Due: >\$1,589<

Pay Status: *In Collection*

Remarks: *PLACED FOR COLLECTION*

Estimated month and year that this item will be removed: 04/2021

KIA MOTOR FINANCE # [REDACTED] **** (POB 20835, FOUNTAIN VALLEY, CA 92728-0835, (866) 331-5632)

Date Opened: 03/20/2016
 Responsibility: Individual Account
 Account Type: Installment Account
 Loan Type: AUTOMOBILE

Date Updated: 06/30/2020
 Payment Received: \$420
 Last Payment Made: 06/13/2020

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$417 per month, paid Monthly for 72 months
 Maximum Delinquency of 60 days in 04/2017

High Balance: High balance of \$19,450 from 08/2019 to 06/2020

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for CRISTINA M. LACEY

File Number: [REDACTED] Date Issued: 08/11/2020

	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019			
Balance	\$8,888	\$9,196	\$9,493	\$9,789	\$10,039	\$10,310	\$10,637	\$10,912	\$11,257	\$11,485	\$11,761				
Scheduled Payment	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417			
Amount Paid	\$420	\$417	\$417	\$420	\$463	\$450	\$437	\$507	\$417	\$420	\$417				
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$109	\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	OK	OK			
	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018			
Rating	OK	OK	OK	OK	OK	30	30	30	OK	OK	OK	OK			
	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	30	30	OK	30			
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	30	OK	60	30	30	OK	OK	30	30	OK	OK	OK	OK	OK	OK

LVNV FUNDING LLC # [REDACTED] **** (C/O RESURGENT CAPITAL SERVICES, PO BOX 1269, GREENVILLE, SC 29603, (866) 464-1183)
 Placed for collection: 09/25/2017 **Balance:** \$997 **Date Updated:** 07/07/2020 **Pay Status:** >In Collection<
Responsibility: Individual Account **Original Amount:** \$997
Account Type: Open Account **Original Creditor:** CAPITAL ONE N A (Financial)
Loan Type: DEBT BUYER **Past Due:** >\$997<
Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 10/2022

NTL CREDIT SYSTEMS # [REDACTED] ** (117 E 24TH STREET, NEW YORK, NY 10010, (212) 213-3000)
 Placed for collection: 02/22/2018 **Balance:** \$149 **Date Updated:** 07/27/2020 **Pay Status:** >In Collection<
Responsibility: Individual Account **Original Amount:** \$149
Account Type: Open Account **Original Creditor:** FGUA AQUA PASCO UTILITIES (Utilities)
Loan Type: COLLECTION AGENCY/ATTORNEY **Past Due:** >\$149<
Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 08/2024

RECEIVABLE MGMT GROUP # [REDACTED] ** (2901 UNIVERSITY AVE, #29, COLUMBUS, GA 31907-7606, (706) 563-6878)
 Placed for collection: 06/23/2015 **Balance:** \$568 **Date Updated:** 07/07/2020 **Pay Status:** >In Collection<
Responsibility: Individual Account **Original Amount:** \$568
Account Type: Open Account **Original Creditor:** MEDICAL-RADIOLOGY ASSOC OF CLEARWATER (Medical/Health Care)
Loan Type: COLLECTION AGENCY/ATTORNEY
Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 01/2022

WELLS FARGO HOME MORTGAG # [REDACTED] **** (PO BOX 10335, DES MOINES, IA 50306, (877) 937-9357)
Date Opened: 03/19/2009 **Balance:** \$0 **Pay Status:** >Account 120 Days Past Due Date Terms: \$539 per month, paid Monthly for 360 months
Responsibility: Individual Account **Date Updated:** 08/07/2015 **Last Payment Made:** 04/02/2015 **Date Closed:** 08/07/2015
Account Type: Mortgage Account **High Balance:** \$46,001 **Maximum Delinquency of 120 days in 06/2015 for \$2,695 and in 08/2015<**
Loan Type: FHA REAL ESTATE MORTGAGE
Remarks: >FORECLOSURE COLLATERAL SOLD<
Estimated month and year that this item will be removed: 06/2021

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	120	120	N/R	60	90	60	60	30	60	60	60	30
	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013			
Rating	OK	OK	OK	OK	OK	60	30	60	60			

Satisfactory Accounts

COMENITY BANK/FASHBUG # [REDACTED] **** (POB 182789, COLUMBUS, OH 43218-2789, Phone number not available)
Date Opened: 04/24/2006 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 04/07/2018 **Terms:** Paid Monthly
Account Type: Revolving Account **Last Payment Made:** 05/16/2011 **Date Closed:** 04/05/2018
Loan Type: CHARGE ACCOUNT **High Balance:** \$375 **Date Paid:** 05/16/2011
Credit Limit: \$100
Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for CRISTINA M. LACEY

File Number: [REDACTED] Date Issued: 08/11/2020

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015				
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R				
	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R
	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R
	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011		
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	OK	OK	OK	OK		

GOGEBIC COUNTY FCU # [REDACTED] ** (600 W LEAD ST, BESSEMER, MI 49911-1413, (906) 663-4011)**

Date Opened: 05/07/2012 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
 Responsibility: Joint Account **Date Updated:** 12/11/2012 **Terms:** Monthly for 36 months
 Account Type: Installment Account **Payment Received:** \$3,500 **Date Closed:** 12/11/2012
 Loan Type: AUTOMOBILE **Last Payment Made:** 12/11/2012
High Balance: \$4,200

Remarks: CLOSED

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK

GOGEBIC COUNTY FCU # [REDACTED] ** (600 W LEAD ST, BESSEMER, MI 49911-1413, (906) 663-4011)**

Date Opened: 05/10/2011 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
 Responsibility: Joint Account **Date Updated:** 03/30/2012 **Terms:** Monthly for 33 months
 Account Type: Installment Account **Payment Received:** \$1,989 **Date Closed:** 03/30/2012
 Loan Type: AUTOMOBILE **Last Payment Made:** 03/30/2012
High Balance: \$2,703

Remarks: CLOSED

	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

MOBILOANS # [REDACTED] ** (PO BOX 1409, MARKSVILLE, LA 71351, (877) 836-1518)**

Date Opened: 09/03/2015 **Date Updated:** 08/03/2020 **Pay Status:** Current; Paid or Paying as Agreed
 Responsibility: Individual Account **Payment Received:** \$60 **Terms:** \$48 per month, paid Bi-weekly
 Account Type: Line of Credit Account **Last Payment Made:** 07/23/2020
 Loan Type: LINE OF CREDIT

Credit Limit: Credit limit of \$1,400 from 02/2018 to 10/2018; \$1,400 from 12/2018 to 07/2019; \$1,400 from 09/2019 to 04/2020; \$1,075 from 05/2020 to 08/2020

	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019				
Balance	\$102	\$140	\$109	\$0	\$439	\$329	\$1,399	\$1,439	\$1,441	\$1,544	\$1,441	\$1,448				
Scheduled Payment	\$48	\$61	\$55	\$0	\$118	\$97	\$231	\$239	\$246	\$246	\$245	\$244				
Amount Paid	\$60	\$48	\$0	\$468	\$329	\$1,399	\$221	\$225	\$321	\$216	\$220	\$304				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
High Balance	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,550	\$1,550				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018				
Balance	\$1,549	\$1,549	\$1,448	\$1,407	\$1,439	\$1,449	\$1,550	\$1,439	\$1,439		\$1,439	\$1,439				
Scheduled Payment	\$228	\$222	\$244	\$214	\$239	\$245	\$222	\$239			\$239	\$239				
Amount Paid	\$213	\$113	\$304	\$213	\$223	\$313	\$110	\$223			\$221	\$221				
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			\$0	\$0				
High Balance	\$1,550	\$1,550	\$1,550	\$1,550	\$1,550	\$1,550	\$1,550	\$1,550	\$1,550		\$1,442	\$1,442				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017				
Balance	\$1,399	\$1,439	\$1,413	\$1,422	\$1,364	\$1,314	\$1,407									
Scheduled Payment	\$231	\$239	\$224	\$245	\$216	\$215	\$222									
Amount Paid	\$221	\$198	\$216	\$300	\$210	\$202	\$214									
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0									
High Balance	\$1,439	\$1,439	\$1,422	\$1,422	\$1,420	\$1,416	\$1,416									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015								
Rating	OK	OK	OK	OK	OK	OK	OK	OK								

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To dispute online go to: <http://transunion.com/disputeonline>

SUNBIT, INC # [REDACTED] **** (10940 WILSHIRE BLVD, SUITE 1850, LOS ANGELES, CA 90024, (855) 678-6248)
 Date Opened: 02/12/2020 Date Updated: 07/17/2020 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$28 Terms: \$34 per month, paid Monthly
 Account Type: Revolving Account Last Payment Made: 07/09/2020
 Loan Type: CREDIT CARD

High Balance: High balance of \$0 from 02/2020 to 02/2020; \$400 from 03/2020 to 07/2020
 Credit Limit: Credit limit of \$400 from 02/2020 to 07/2020

	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$357	\$296	\$244	\$101	\$393	\$0
Scheduled Payment	\$34	\$28	\$25	\$25	\$37	\$0
Amount Paid	\$28	\$25	\$25	\$231	\$268	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

SUNCOAST CREDIT UNION # [REDACTED] **** (PO BOX 11904, TAMPA, FL 33680-1904, (813) 621-7511)
 Date Opened: 08/27/2018 Date Updated: 07/31/2020 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$50 Terms: \$50 per month, paid Monthly
 Account Type: Line of Credit Account Last Payment Made: 07/26/2020
 Loan Type: LINE OF CREDIT

High Balance: High balance of \$1,000 from 08/2018 to 08/2018; \$1,002 from 09/2018 to 07/2019; \$1,004 from 08/2019 to 07/2020
 Credit Limit: Credit limit of \$1,000 from 08/2018 to 07/2020

	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$939	\$975	\$1,000	\$0	\$966	\$1,000	\$245	\$833	\$871	\$909	\$938	\$972
Scheduled Payment	\$50	\$50	\$50	\$0	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$50	\$50	\$0	\$977	\$50	\$248	\$600	\$50	\$50	\$45	\$50	\$54
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$1,002	\$1,000	\$664	\$702	\$741	\$780	\$818	\$853	\$892	\$928	\$964	\$1,000
Scheduled Payment	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$0	\$673	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

SUNCOAST CREDIT UNION # [REDACTED] **** (PO BOX 11904, TAMPA, FL 33680-1904, (813) 621-7511)
 Date Opened: 01/24/2020 Date Updated: 07/19/2020 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$35 Terms: \$10 per month, paid Monthly
 Account Type: Revolving Account Last Payment Made: 07/09/2020
 Loan Type: CREDIT CARD

High Balance: High balance of \$289 from 02/2020 to 02/2020; \$299 from 03/2020 to 07/2020
 Credit Limit: Credit limit of \$300 from 02/2020 to 07/2020

	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020
Balance	\$276	\$269	\$262	\$110	\$199	\$289
Scheduled Payment	\$10	\$10	\$4	\$0	\$0	\$10
Amount Paid	\$35	\$30	\$25	\$193	\$704	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK

TAB/SUNBIT # [REDACTED] **** (10940 WILSHIRE BLVD, SUITE 1850, LOS ANGELES, CA 90024, (855) 678-6248)
 Date Opened: 03/12/2019 Date Updated: 03/12/2020 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$40 Terms: Monthly for 12 months
 Account Type: Installment Account Last Payment Made: 03/12/2020
 Loan Type: INSTALLMENT SALES CONTRACT
 Date Closed: 03/12/2020

High Balance: High balance of \$408 from 03/2019 to 03/2020
 Remarks: CLOSED

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019
Balance	\$0	\$35	\$78	\$115	\$152	\$187	\$222	\$259	\$287	\$319	\$349	\$379
Scheduled Payment		\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Amount Paid	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for CRISTINA M. LACEY

File Number: [REDACTED] Date Issued: 08/11/2020

	03/2019
Balance	\$408
Scheduled Payment	\$0
Amount Paid	\$0
Past Due	\$0
Rating	OK

Regular Inquiries

SOUTHWEST STAGE FUND via CREDIT PLUS (31550 WINTERPLACE PKWY, SALISBURY, MD 21804, (800) 258-3488)
 Permissible Purpose: CREDIT TRANSACTION
 Requested On: 05/11/2020

Inquiry Type: Individual

NCCHYUNDAI OF NEW PORT R (3936 US HIGHWAY 19, NEW PORT RICHEY, FL 34652, (727) 877-4016)
 Permissible Purpose: CONSUMER INITIATED TRANSACTION
 Requested On: 10/02/2019

Inquiry Type: Individual

TABSUNBIT (10940 WILSHIRE BLVD, SUITE 1850, LOS ANGELES, CA 90024, (855) 678-6248)
 Requested On: 03/12/2019

Inquiry Type: Individual

Promotional Inquiries

TRANSUNION CONSUMER INTE (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (805) 782-8282)

Requested On: 07/10/2020, 06/21/2020, 06/04/2020, 06/03/2020, 05/22/2020, 05/07/2020, 05/03/2020, 05/01/2020, 04/22/2020, 04/10/2020, 03/22/2020, 03/20/2020, 02/20/2020, 02/01/2020, 12/11/2019

TRANSUNION INTERACTIVE / CREDIT SESAME (607 WEST DANA ST., SAN JOSE, CA 95120, (855) 799-9111)

Requested On: 07/10/2020, 06/21/2020, 06/04/2020, 06/03/2020, 05/22/2020, 05/07/2020, 05/03/2020, 05/01/2020, 04/22/2020, 04/10/2020, 03/22/2020, 03/20/2020, 02/20/2020, 02/01/2020, 12/11/2019

FIRST SAVINGS CREDIT CAR (3820 N LOUISE AVE, SIOUX FALLS, SD 57107, (800) 987-5521)

Requested On: 06/15/2020, 02/18/2020

BIG PICTURE LOANS (POB 249, WATERSMEET, MI 49969, (906) 358-2008)

Requested On: 04/21/2020, 01/27/2020

FIRST NATIONAL CREDIT CA (3820 N LOUISE AVE, SIOUX FALLS, SD 57107, (800) 987-5521)

Requested On: 04/14/2020

FIRST PREMIER (3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145, (800) 987-5521)

Requested On: 03/16/2020

PLAIN GREEN LLC (POB 270, BOX ELDER, MT 59521, (866) 420-7157)

Requested On: 03/06/2020

TAB/MISSION LANE (4185 HARRISON BLVD, OGDEN, UT 84403, (415) 462-0280)

Requested On: 02/24/2020

ARROWHEAD ADVANCE (650 NAAMANS ROAD, SUITE 202, CLAYMONT, DE 19703, (855) 744-6463)

Requested On: 10/18/2019

APPLIED DATA FINANCE (16787 BERNARDO PLA, SUITE 15, SAN DIEGO, CA 92128, (888) 578-9546)

Requested On: 10/06/2019, 09/16/2019, 09/09/2019, 08/13/2019

LIBERTY MUTUAL (13 RIVERSIDE RD, WESTON, WA 02193, (888) 535-1615)

Requested On: 10/03/2019

AMERICAN WEB LOAN (749 US HIGHWAY 177, RED ROCK, OK 74651, (888) 403-7055)

Requested On: 09/03/2019

Account Review Inquiries

CRISTINA LACEY via KARMATRANSUNION INTERACT (100 CROSS STREET, SAN LUIS OBISPO, CA 93401, (844) 580-6816)

Permissible Purpose: CONSUMER REQUEST

Requested On: 08/11/2020, 07/21/2020

TRANSUNION CONSUMER INTE (760 MARKET STREET 10TH FLOOR, SAN FRANCISCO, CA 94102, (844) 580-6816)

Requested On: 08/06/2020

To dispute online go to: <http://transunion.com/disputeonline>

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08/10

KLARNA (629 NORTH HIGH STREET SUI, TE 300, COLUMBUS, OH 43215, (844) 552-7621)
Requested On: 07/23/2020

GULF COAST COLLECT BUREAU (5630 MARQUESAS CIRCLE, SARASOTA, FL 34232, (877) 827-6999)
Requested On: 07/15/2020

MIDLAND CREDIT MGMT (320 EAST BIG BEAVER, SUITE 300, TROY, MI 48083, (800) 825-8131)
Permissible Purpose: COLLECTION
Requested On: 07/08/2020, 05/06/2020, 03/09/2020, 12/19/2019, 10/09/2019, 10/08/2019, 09/07/2019, 09/06/2019, 08/11/2019, 08/10/2019, 06/18/2019, 06/15/2019, 04/14/2019, 04/13/2019, 02/19/2019, 02/18/2019, 02/17/2019, 12/10/2018, 12/09/2018, 12/08/2018, 10/25/2018, 10/23/2018, 10/22/2018, 08/20/2018, 08/18/2018, 08/17/2018, 08/14/2018

TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (844) 580-6816)
Requested On: 05/11/2020

PORTFOLIO RECOVERY ASSOCIATES (140 CORPORATE BLVD, NORFOLK, VA 23502, (844) 675-3407)
Requested On: 05/03/2020

ENHANCED RECOVERY COMPANY (8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256, (800) 942-0015)
Requested On: 03/31/2020

TABSUNBIT (10940 WILSHIRE BLVD, SUITE 1850, LOS ANGELES, CA 90024, (855) 678-6248)
Requested On: 02/12/2020

TATE KIRLIN (2810 SOUTHAMPTON ROAD, PHILA, PA 19154, (844) 820-8579)
Requested On: 01/20/2020

DEBT RECOVERY SOLUTIONS (900 MERCHANTS CONCOURSE, SUITE LL-11, WESTBURY, NY 11590, (516) 228-7100)
Permissible Purpose: COLLECTION
Requested On: 01/14/2020

COMMONWEALTH (245 MAIN ST, DICKSON CITY, PA 18519, (855) 273-8511)
Requested On: 07/06/2019

FINANCIAL REC SERVICES (PO BOX 385908, MINNEAPOLIS, MN 55438, (877) 288-9426)
Requested On: 04/23/2019

TABSUNBIT (10940 WILSHIRE BLVD, SUITE 1850, LOS ANGELES, CA 90024, (855) 678-6248)
Requested On: 03/12/2019

LIBERTY MUTUAL (PO BOX 52102, PHOENIX, AZ 85072, (617) 654-3741)
Permissible Purpose: INSURANCE UNDERWRITING
Requested On: 02/20/2019

TRAVELERS via TRAVELERS (CONSUMER DISCLOSURE, P O BOX 59059, KNOXVILLE, TN 37950, (800) 550-7717)
Permissible Purpose: INSURANCE UNDERWRITING
Requested On: 02/20/2019

WINDHAVEN SELECT LLC (5835 BLUE LAGOON DR, SUITE 401, MIAMI, FL 33126, (786) 709-4800)
Permissible Purpose: INSURANCE UNDERWRITING
Requested On: 11/20/2018

PROGRESSIVE AUTO 09 (P.O.BOX 94568, CLEVELAND, OH 44101, Phone number not available)
Permissible Purpose: INSURANCE UNDERWRITING
Requested On: 11/20/2018

PROSPERWEBBANK (PROSPER WEBBANK, 221 MAIN STREET SUITE 300, SAN FRANCISCO, CA 94105, (866) 615-6319)
Requested On: 11/01/2018

Should you wish to contact TransUnion, you may do so,

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

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