



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/19/20 18:33 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9558
 Name: Farfan, Jessica
 Current Address: 7245 Cross Dr
 Citrus Heights CA.95610

FARFAN , JESSICA A.

Also Known As:

FARSAN,JESSICA

SSN: 000-00-9558
Date of Birth: 12/88

Phone:

In File Since: 1/07

Current Address:

7245 CROSS DR.
 CITRUS HEIGHTS CA. 95610
 Reported 1/07

Previous Address:

376 PHOENIX CI.
 LINCOLN CA. 95648
 Reported 3/19

Previous Address:

1332 GAZANIA CI.
 RIVERSIDE CA. 92501

EMPLOYMENT

SIINOS

Position: SERVER

Start:

In File Since: 6/17

End:

Effective: 8/16

SKATE TOWN ICE

Position: CASHIER

Start:

In File Since: 7/09

End:

Effective: 4/08

SCORING

Type

VANTAGESCOR3

Score

+535

Explanation

- 12 The date that you opened your oldest account is too recent
 - 07 You have too many delinquent or derogatory accounts
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
 - 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:** 2 **Trades:** 27 **Inquiries:** 15

Negative Trade Accounts: 9 **Trade Accounts with Any Historical Negatives:** 9 **Occurrence of Historical Negatives:** 45

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	21	\$8,910	\$7,580	\$5,774	\$68	\$365	24%
Installment	5	\$35,938	\$0	\$27,142	\$0	\$549	n/a
Open	1	\$600	\$0	\$0	\$0	\$0	100%
Total	27	\$45,448	\$7,580	\$32,916	\$68	\$914	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 8173796	Account Rating O9P
Original Creditor: SPEEDYCASH COM 94 CA(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$279
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

CB OF PLACER (Y 17MU001)	Account # 1282921	Account Rating O9P
Original Creditor: CONSOLIDATED COMMUNICATIONS TE(cableOrCellular)	Remarks: PAID COLLECTION	Amount Placed: \$711
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Update Method: manual
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

BK OF MO (B 02CS5002)	Account # 431732027090	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0
Loan Type: CREDIT CARD	High Credit: \$412	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated Months 1-12:

MONEY MART (F 02FYV001)	Account # 1326902	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: UNSECURED	High Credit: \$2,500	Past Due: \$0
Responsibility: I	Terms: 012M	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: automated Months 1-12:

KAY JEWELERS (J 0722D62X)	Account # 314878	Account Rating R09
Type: REVOLVING	Credit Limit: \$944	Balance: \$0
Loan Type: CHARGE ACCOUNT	High Credit: \$944	Past Due:
Responsibility: I	Terms:	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum: Amount: Date:	Update Method: manual Months 1-12:

TRADES

WEBBNK/FHUT (D 02CSN002) Account # 636992104098 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 9/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$717 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/15
Update Method: locked
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796223119 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 5/13
Loan Type: CREDIT CARD **High Credit:** \$762 **Past Due:** **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/15
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 7/19
Update Method: locked
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

FST PREMIER (B 041PF045) Account # 517800646029 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 6/14
Loan Type: CREDIT CARD **High Credit:** \$620 **Past Due:** **Paid:** 12/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/15
Remarks: ACCOUNT INFORMATION DISPUTED BY **Charge Off:** **Verified:** 12/16
Update Method: locked
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CAPITAL ONE (B 01DTV001) Account # 400344963116 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 5/14
Loan Type: CREDIT CARD **High Credit:** \$942 **Past Due:** **Paid:** 5/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/15
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 5/16
Update Method: locked
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CAPITAL ONE (B 01DTV001) Account # 517805749042 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 6/13
Loan Type: CREDIT CARD **High Credit:** \$528 **Past Due:** **Paid:** 11/15
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/15
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 11/15
Update Method: manual
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

FSB BLAZE (B 02B1D003) Account # 518213010860 Account Rating R02
Type: REVOLVING **Credit Limit:** \$350 **Balance:** \$410 **Opened:** 7/20
Loan Type: CREDIT CARD **High Credit:** \$410 **Past Due:** \$68 **Paid:**
Responsibility: I **Terms:** MIN39 **Last Payment:** **Closed:**
Remarks: FIRST PAYMENT NEVER RECEIVED **Charge Off:** **Verified:** 10/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

DSNB MACYS (D 02A5T001) Account # 603534004848 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$603 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$958 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN29 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/20
Update Method: automated
Late Payments 4 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(46 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111112
Date: **Months 25-36:** 121111111121
Months 37-48: 1111211111

TBOM/MILSTNE (B 022EL016) Account # 541051900143 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$110 **Opened:** 5/20
Loan Type: CREDIT CARD **High Credit:** \$360 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**

WEBBNK/FHUT (D 02CSN002) Account # 636992150706 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 10/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 4/20
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**

CB INDIGO (B 022EL023) Account # 510004416884 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$814 **Past Due:** \$0 **Paid:** 5/20
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: DISPUTE INVESTIGATION **Charge Off:** **Verified:** 10/20
COMPLETE?CUSTOMER DISAGREES **Update Method:** automated
Late Payments 1 2 1 **Delinquency** **Maximum:** 2/20 (04) **Payment Pattern** **Months 1-12:** 111111343211
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date: 2/20

TRADES

FNCC (B 02BYW001) Account # 423980500123 Account Rating R01
Type: REVOLVING **Credit Limit:** \$350 **Balance:** \$333 **Opened:** 7/20
Loan Type: CREDIT CARD **High Credit:** \$394 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN36 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

KIA MTR FIN (F 029M2001) Account # 20181002413277 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$27,142 **Opened:** 10/18
Loan Type: AUTOMOBILE **High Credit:** \$35,938 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 075M549 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111211
 (23 Months) 30 60 90 **Amount:** **Months 13-24:** 11211111111
Date:

SYNCB/CARECR (F 0999206T) Account # 601918366840 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,109 **Opened:** 9/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,204 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** MIN102 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (12 Months) 30 60 90 **Amount:**
Date:

BF OF MO (B 02CS5002) Account # 405731042139 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$54 **Opened:** 10/18
Loan Type: CREDIT CARD **High Credit:** \$410 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111211111
 (23 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111
Date:

DISCOVERBANK (B 09616003) Account # 601100936141 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,155 **Opened:** 12/16
Loan Type: SECURED CREDIT CARD **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN79 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (44 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111

TRADES

CB/VICSCRT (C 016US001) Account # 585637535582 Account Rating R01
Type: REVOLVING **Credit Limit:** \$380 **Balance:** \$0 **Opened:** 4/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,205 **Past Due:** \$0 **Paid:** 5/20
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/20
Update Method: automated
Late Payments 3 2 4 **Delinquency** **Maximum:** 2/18 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111211
Date: 2/18 **Months 13-24:** 111111543211
Months 25-36: 1115432111

CREDITONEBNK (B 054MR013) Account # 444796240170 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$451 **Past Due:** \$0 **Paid:** 4/20
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/20
Update Method: automated
Late Payments 2 4 4 **Delinquency** **Maximum:** 1/20 (05) **Payment Pattern**
(22 Months) 30 60 90 **Amount:** \$113 **Months 1-12:** 115543332111
Date: 1/20 **Months 13-24:** 1143211111

PAYLEASE (R 02FMY001) Account # T70234358P45 Account Rating O01
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 3/20
Loan Type: RENTAL AGREEMENT **High Credit:** \$600 **Past Due:** \$0 **Paid:** 4/20
Responsibility: I **Terms:** M600 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/20
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

DSNB MACYS (D 02A5T001) Account # 45044241 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 5/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$234 **Past Due:** \$0 **Paid:** 2/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/15
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 12/19
Update Method: automated
Late Payments 0 0 2 **Delinquency** **Maximum:** 1/16 (05) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** \$126 **Months 1-12:** 111111111111
Date: 1/16 **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111154

ELAN FIN SVC (B 02749001) Account # 403766005170 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 6/17
Loan Type: SECURED CREDIT CARD **High Credit:** \$591 **Past Due:** **Paid:** 2/19
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/19
Update Method: manual
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111121111
Date: **Months 13-24:** 11111111

TRADES

CNS PORT SVC (F 031UC001) Account # 40016950594 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: AUTOMOBILE **High Credit:** \$23,758 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 068M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
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:

AMER HONDA (Q 03946022) Account # 154820727 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: AUTOMOBILE **High Credit:** \$26,708 **Past Due:** **Paid:**
Responsibility: I **Terms:** 074M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Update Method: manual
Late Payments 9 3 0 **Delinquency** **Maximum:** 12/14 (03) **Payment Pattern** **Months 1-12:** 11111121222
(40 Months) 30 60 90 **Amount:** **Months 13-24:** 122123111331
Date: 12/14 **Months 25-36:** 221111111111
Months 37-48: 1111

CAPITAL ONE (B 01DTV001) Account # 517805834190 Account Rating R01
Type: REVOLVING **Credit Limit:** \$275 **Balance:** \$0 **Opened:** 2/11
Loan Type: CREDIT CARD **High Credit:** \$343 **Past Due:** \$0 **Paid:** 1/14
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/13
Remarks: DISPUTE RESOLVED; CONSUMER **Charge Off:** **Verified:** 1/14
DISAGREES/ACCOUNT CLOSED BY CONSUMER **Update Method:** locked
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

AMER HONDA (Q 03946022) Account # 119768741 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/11
Loan Type: AUTOMOBILE **High Credit:** \$15,640 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **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:** 111111111111
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 11111X1111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/19/20	LS FINANCING (FLA2613540 CAL)		
7/28/20	1ST NATL BK (BSF0002061 MWB)		
7/28/20	FIRST SAVING (BSF3416747 MWB)		
6/29/20	SYNCB/VERIZO (BNY2741021 EAS)		
6/03/20	CIS WEST (ZNJ0200724 EAS)		
5/29/20	JOHN L SULLI (ALA3129170 CAL)		
5/26/20	THOMPSONS CH (ALA6489243 CAL)		
5/23/20	TBOM/MILESTO (BPT4659163 WAS)		
5/15/20	EXETER FIN (FDF1654822 SCT)		
5/15/20	COAF (FPC1246538 NTL)		
5/07/20	TBOM/MILESTO (BPT4659163 WAS)		
5/07/20	AN/AUTW MAZD (AST6195844 CAL)		
9/18/19	SYNCB (NDY1263431 DAY)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/24/19	CELTIC/CONT (FNJ1271865 EAS)		
6/26/19	BOM/TCI FA (FSF4268654 MWB)		
5/11/19	CB INDIGO (BPT4997215 WAS)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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