



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/15/19 14:53 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1747  
 Name: Molina Munoz, Paola  
 Current Address: 4774 randolph st  
 bell CA.90201

**MOLINA , PAOLA ELIZABETH**

**Also Known As:**  
 MUNOZ,PAOLA,E

**SSN:** 000-00-2021  
**Date of Birth:** 10/78

**Phone:**

**In File Since:** 8/02

**Current Address:**  
 4774 RANDOLPH ST.  
 BELL GARDENS CA. 90201  
 Reported 3/07

**Previous Address:**  
 6216 OTIS AV. #A.  
 BELL CA. 90201  
 Reported 8/02

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
FLAME BROILER	MANAGER	9/08		3/18	9/17
STAFF MART				1/07	1/07

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN INPUT SURNAME DOES NOT MATCH FILE SURNAME

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+500	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment 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:	19	Inquiries:	32
Negative Trade Accounts:	6	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	11		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$1,663	\$1,424	\$1,170	\$0	\$75	18%
Installment	13	\$1,510	\$0	\$1,003	\$213	\$129	n/a
Closed w/Balance-		n/a	n/a	\$5,386	\$2,291	\$0	n/a
<b>Total</b>	<b>19</b>	<b>\$3,173</b>	<b>\$1,424</b>	<b>\$7,559</b>	<b>\$2,504</b>	<b>\$204</b>	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 7858218	Account Rating 09B
<b>Original Creditor:</b> SPEEDY CASH 19(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$315
<b>Account Type:</b> OPEN		<b>Balance:</b> \$315
<b>Responsibility:</b> I		<b>Past Due:</b> \$315
		<b>Last Payment:</b>
		<b>Opened:</b> 5/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

TRADES

LENDIFY FIN (F 02G6T001)	Account # 101139708101	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,239
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,600	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 016M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 6/17
		<b>Paid:</b>
		<b>Closed:</b> 7/18
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

DN RBRT0 JWL (J 0956X015)	Account # 7128	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b>	<b>Balance:</b> \$837
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$837	<b>Past Due:</b> \$700
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 12/17
		<b>Paid:</b>
		<b>Closed:</b> 3/19
		<b>Verified:</b> 3/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

APOYO FINANC (F 02BZ2001)	Account # NOR610	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$3,310
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,863	<b>Past Due:</b> \$1,591
<b>Responsibility:</b> I	<b>Terms:</b> 019M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 3/18
		<b>Paid:</b>
		<b>Closed:</b> 2/19
		<b>Verified:</b> 2/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

HC ROYA (F 02919003)	Account # 2316	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$750	<b>Balance:</b> \$0
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$913	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 7/15
		<b>Paid:</b>
		<b>Closed:</b> 4/16
		<b>Verified:</b> 4/16
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

TRADES

CURACAO (H 083UH001) Account # 5443269500 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$394 **Opened:** 8/18  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$415 **Past Due:** \$213 **Paid:**  
 CONTRACT **Terms:** 011M30 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 2 1 3 **Delinquency** **Maximum:** 5/19 (05) **Payment Pattern** **Months 1-12:** 5543211211  
 (10 Months) 30 60 90 **Amount:** \$152  
**Date:** 5/19

DEARDENS (H 06471003) Account # 1052490 Account Rating 105  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$273 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 006X **Last Payment:** **Closed:** 2/15  
**Responsibility:** I **Charge Off:** **Verified:** 2/15  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 1 1 2 **Delinquency** **Maximum:** 1/15 (05) **Payment Pattern** **Months 1-12:** 5432111111  
 (10 Months) 30 60 90 **Amount:** \$165  
**Date:** 1/15

CURACAO (H 083UH001) Account # 544326 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$298 **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$298 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
 (10 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805826184 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$305 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$420 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805772919 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$262 **Opened:** 4/19  
**Loan Type:** CREDIT CARD **High Credit:** \$306 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
 (02 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805763817 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$526 **Balance:** \$603 **Opened:** 12/17  
**Loan Type:** CREDIT CARD **High Credit:** \$639 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:**

OportunPROG (F 02CX002) Account # 3300874 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$609 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$1,095 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M99 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 2965477 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 2111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 2684346 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ001) Account # NOR307 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$3,300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2106997 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17  
**Loan Type:** UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1790678 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16  
**Loan Type:** UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 3/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1222066 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15  
**Loan Type:** UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 7/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X1XX111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

OPORTUNPROG (F 02CX002) Account # 833630 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14  
**Loan Type:** UNSECURED **High Credit:** \$1,865 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 4/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XXX111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

OPORTUNPROG (F 02CX002) Account # 703093 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13  
**Loan Type:** UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 2/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/15/19	LS FINANCING (FLA2613540 CAL)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
5/29/19	LENDIFY FINA (FNC4076411 CAL)		
5/19/19	LENDIFY FINA (FNC4076411 CAL)		
5/17/19	LENDIFY FINA (FNC4076411 CAL)		
5/07/19	LS FINANCING (FLA2613540 CAL)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
4/26/19	SYNCB/JCP (NNY1212672 EAS)		
4/23/19	SYNCB/TJX DC (BNY4597847 EAS)		
4/23/19	SYNCB/WALMRT (NNY1212732 EAS)		
4/19/19	CAP ONE (BPC2699824 NTL)		
3/29/19	LENDIFY FINA (FNC4076411 CAL)		
3/08/19	DN RBRT0 JW1 (JLA2010111 CAL)		
12/23/18	CURACAO (HLA2456536 CAL)		
12/16/18	SYNCB/WALMRT (NNY1212732 EAS)		
12/16/18	SYNCB/JCP (NNY1212672 EAS)		
11/16/18	LENDIFY FINA (FNC4076411 CAL)		
8/15/18	CURACAO (HLA2456536 CAL)		
7/14/18	SYNCB/JCP (NNY1212672 EAS)		
5/24/18	CB INDIGO (BPT4997215 WAS)		
4/30/18	CREDCO (ZCO8256078 CAL)		
4/28/18	SYNCB/WALMRT (NNY1212732 EAS)		
3/10/18	APOYO FINANC (FNC6038461 CAL)		
3/08/18	OPORTUN/PROG (FNC3435243 CAL)		
12/24/17	DN RBRT0 JW1 (JLA2010111 CAL)		
11/17/17	SYNCB/WALMRT (NNY1212732 EAS)		
11/01/17	SYNCB/TJX DC (BNY4597847 EAS)		
10/30/17	CREDCO (ZCO8256078 CAL)		
10/27/17	LENDIFY FINA (FNC4076411 CAL)		
10/24/17	CAP ONE (BPC2699824 NTL)		
10/19/17	LENDIFY FINA (FNC4076411 CAL)		
10/09/17	LENDIFY FINA (FNC4076411 CAL)		
9/16/17	APOYO FINANC (FNC6038461 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
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