



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/30/19 15:16 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1580  
 Name: Osorio Ballesteros, Nancy  
 Current Address: 515 W Maple Ave,  
 LompoC CA.93436

#### OSORIO SR, NANCY

##### Also Known As:

OSORIOBALLESTEROS,NANCY  
 BALLESTEROSPOSORIO,NANCY

SSN: 000-00-1580  
 Date of Birth: 03/81

Phone:

In File Since: 1/18

##### Current Address:

515 W. MAPLE AV. #B.  
 LOMPOC CA. 93436

Reported 1/18

#### EMPLOYMENT

TORTILLERIA LA REINA  
 LOMPOC, CA.

Position:

Start:  
 End:

In File Since: 7/19  
 Effective: 7/19

#### SCORING

##### Type

VANTAGESCOR3

Score

**+613**

##### Explanation

- 12 The date that you opened your oldest account is too recent
- 14 Lack of sufficient credit history
- 63 Lack of sufficient relevant real estate account information
- 06 You have too many accounts that were opened recently

SCORECARD: 10

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: 0      Trades: 5      Inquiries: 8

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$296	\$300	\$202	\$0	\$25	33%
Installment	4	\$4,675	\$0	\$3,757	\$0	\$317	n/a
<b>Total</b>	<b>5</b>	<b>\$4,971</b>	<b>\$300</b>	<b>\$3,959</b>	<b>\$0</b>	<b>\$342</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 3111076 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,352 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$2,275 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M164 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805986189 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$202 **Opened:** 5/19  
**Loan Type:** CREDIT CARD **High Credit:** \$296 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 210565921102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,405 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$2,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M153 **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:**

LENDIFY FIN (F 02G6T001) Account # 210565921101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1  
(05 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2718330 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$1,284 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/30/19	LS FINANCING (FLA2613540 CAL)		
7/04/19	CHECKNGO/AXF (FCI1430459 DAY)		
7/03/19	ACE CASH EXP (FHO5134479 SCT)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
5/18/19	CAPITAL ONE (BPC3575459 NTL)		
12/12/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
3/29/18	Oportun/PROG (FNC3435243 CAL)		
1/29/18	Oportun/PROG (FNC3435243 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)