



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/20/19 15:36 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5330  
 Name: Rivas, Guadalupe  
 Current Address: 603 S, South St,  
 Anaheim CA.92805

### RIVASBALDERAS , GUADALUPE

Also Known As: RIVAS,GUADALUPE      SSN: 000-00-0000      Phone:      In File Since: 10/14  
 Date of Birth: 12/77

Current Address:  
 603 W. SOUTH ST.  
 ANAHEIM CA. 92805  
 Reported 10/14

### EMPLOYMENT

<b>GRIPEN BUILDING SERVICES LLC</b> CHINO HILLS, CA.	<b>Position:</b> LANDSCAPING	<b>Start:</b> 7/03 <b>End:</b>	<b>In File Since:</b> 7/18 <b>Effective:</b> 7/18
<b>GUADALUPE RIVAS MAINTENANCE</b>	<b>Position:</b>	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 12/17 <b>Effective:</b> 12/17

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+556</b>	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information 05 Too many of the delinquencies on your accounts are recent SCORECARD: 08 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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 11	<b>Inquiries:</b> 8				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 2					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	2	\$872	\$1,435	\$816	\$0	\$76	43%
<b>Installment</b>	9	\$1,505	\$0	\$855	\$0	\$115	n/a
<b>Closed w/Balance</b>	-	n/a	n/a	\$2,985	\$2,985	\$0	n/a
<b>Total</b>	<b>11</b>	<b>\$2,377</b>	<b>\$1,435</b>	<b>\$4,656</b>	<b>\$2,985</b>	<b>\$191</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 2194220 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,985 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$5,075 **Past Due:** \$2,985 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 4/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131205377102 Account Rating 104  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$802 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M97 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:** 321X111111  
**Late Payments** 1 1 0 **Delinquency** **Maximum:** 5/19 (04) **Payment Pattern**  
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 321X111111  
**Date:** 5/19

CAPITAL ONE (B 01DTV001) Account # 517805965686 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$490 **Opened:** 8/15  
**Loan Type:** CREDIT CARD **High Credit:** \$546 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (45 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

CURACAO (H 083UH001) Account # 543330 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$935 **Balance:** \$326 **Opened:** 12/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$326 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN51 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

CURACAO (H 083UH001) Account # 5433307400 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$53 **Opened:** 12/17  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$305 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 003M18 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:** 1111XXX11111  
**Months 13-24:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 1111XXX11111  
**Date:**

TRADES

LENDIFY FIN (F 02G6T001) Account # 131205377101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M **Last Payment:** **Closed:** 4/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1358832 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 5/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X111  
**Date:**

AMIGO CREDIT (F 02EVL001) Account # 68341229803 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 11/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

AMIGO CREDIT (F 02EVL001) Account # 37241229802 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 12/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 929420 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 8/15  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XX11111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

AMIGO CREDIT (F 02EVL001)	Account # 23851229801	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$600	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 006M	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>
		<b>Opened:</b> 3/15
		<b>Paid:</b>
		<b>Closed:</b> 7/15
		<b>Verified:</b> 7/15
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
(04 Months) 30 60 90	<b>Amount:</b>	<b>Months 1-12:</b> 1111
	<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/20/19	LS FINANCING (FLA2613540 CAL)		
6/13/19	LS FINANCING (FLA2613540 CAL)		
6/07/19	APOYO FINANC (FNC6038461 CAL)		
12/10/18	UNIVERSAL CR (ZPH4638743 EAS)		
7/09/18	APOYO FINANC (FNC6038461 CAL)		
4/04/18	LENDIFY FINA (FNC4076411 CAL)		
12/24/17	CURACAO (HLA2456536 CAL)		
9/22/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)