



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/06/19 15:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4909  
 Name: coroy, mireya  
 Current Address: 3543 n locke ave  
 Los Angeles CA.90032

**COROY , MIREYA Q.**

**Also Known As:**

MIREYA,COROY  
 AISPURU,MIREYA

SSN: 000-00-4909  
 Date of Birth: 08/75

Phone:

In File Since: 12/96

**Current Address:**

3543 LOCKE AV.  
 LOS ANGELES CA. 90032  
 Reported 3/17

**Previous Address:**

3541 LOCKE AV.  
 LOS ANGELES CA. 90032  
 Reported 2/17

**Previous Address:**

53551 HARRISON ST. #271.  
 COACHELLA CA. 92236

### EMPLOYMENT

QPWB	Position:	Start: End:	In File Since: Effective:
CENTRIC BUSINESS SOLUTIONS	Position: ADMINISTRA	Start: End:	In File Since: 2/15 Effective: 2/15

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+539	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 95 You have too many collection agency accounts that are unpaid 07 You have too many delinquent or derogatory accounts SCORECARD: 01 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:	1	Collections:	8	Trades:	10	Inquiries:	12
Negative Trade Accounts:	6	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	9	\$11,887	\$21,950	\$11,824	\$0	\$337	46%
Closed w/Balance-		n/a	n/a	\$3,268	\$3,130	\$0	n/a
<b>Total</b>	<b>10</b>	<b>\$11,887</b>	<b>\$21,950</b>	<b>\$15,092</b>	<b>\$3,130</b>	<b>\$337</b>	

COLLECTIONS

HP SEARS (Y 7568007)	Account # 1000196066	Account Rating O9B
<b>Original Creditor:</b> WEST COAST CASH(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 12/14
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<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>	
I C SYSTEM (Y 2834001)	Account # 82678922	Account Rating O9B
<b>Original Creditor:</b> SOUTHERN CALIFORNIA GAS CO(utilities)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 3/18
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<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>	
AD ASTRA REC (Y 2BRL001)	Account # 4372750	Account Rating O9B
<b>Original Creditor:</b> SPEEDY CASH 2(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 3/15
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<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>	
CRENDENCE RM (Y 2FSS001)	Account # 248875820	Account Rating O9B
<b>Original Creditor:</b> ATT MOBILITY(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 5/19
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<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>	
ERC (Y 26MT002)	Account # 159625500	Account Rating O9B
<b>Original Creditor:</b> CHARTER COMMUNICATIONS(cabl eOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 8/16
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<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>	

**COLLECTIONS**

DEBT REC SOL (Y 25J8001) Account # 10021560018843506 Account Rating O9B  
**Original Creditor:** CALIF CHECK CASHING STORE(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 1/19  
**Account Type:** OPEN **Balance:** \$315 **Paid:**  
**Responsibility:** I **Past Due:** \$315 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

GRANT&WEBER (Y 847Y002) Account # 1281560000281331 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$164 **Opened:** 6/15  
**Account Type:** OPEN **Balance:** \$238 **Paid:**  
**Responsibility:** I **Past Due:** \$238 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

CAINE WEINER (Y 28A7001) Account # 10157039 Account Rating O9B  
**Original Creditor:** READYREFRESH BY NESTLE(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$61 **Opened:** 4/16  
**Account Type:** OPEN **Balance:** \$61 **Paid:**  
**Responsibility:** I **Past Due:** \$61 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**PUBLIC RECORDS**

Z 508726P Docket # 1044523  
**Type:** CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 8/10  
**Court:** BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**  
**Responsibility:** I **Attorney:** MICHAEL H COLMENAR **Liabilities:** **Paid:** 12/10  
**Orig Balance:**  
**Curr Balance:**

**TRADES**

CB INDIGO (B 022EL023) Account # 510004001603 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 10/18  
**Loan Type:** CREDIT CARD **High Credit:** \$629 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/18  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

WFDS (F 0839N077)		Account # 518451106632	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,813	<b>Opened:</b> 6/12	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$12,916	<b>Past Due:</b> \$1,813	<b>Paid:</b>	
<b>Responsibility:</b> C	<b>Terms:</b> 060M	<b>Last Payment:</b>	<b>Closed:</b> 2/18	
<b>Remarks:</b> DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES		<b>Charge Off:</b>	<b>Verified:</b> 7/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
MONTGOMERYWD (D 04534007)		Account # 217481294	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b>	<b>Balance:</b> \$338	<b>Opened:</b> 9/16	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$338	<b>Past Due:</b> \$200	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 8/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 11/17	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
FST PREMIER (B 041PF045)		Account # 517800662523	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$400	<b>Balance:</b> \$515	<b>Opened:</b> 12/16	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$515	<b>Past Due:</b> \$515	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 7/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 9/17	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
FST PREMIER (B 041PF045)		Account # 517800642803	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$441	<b>Opened:</b> 4/13	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$442	<b>Past Due:</b> \$441	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 9/13	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 3/17	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
DANIELS JWLS (J 0619L009)		Account # 5805258	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$161	<b>Balance:</b> \$161	<b>Opened:</b> 10/12	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$161	<b>Past Due:</b> \$161	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 1/14	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 1/14	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				

TRADES

JPMCB CARD (B 026QK001) Account #464018212892 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$21,500 **Balance:** \$11,353 **Opened:** 8/13  
**Loan Type:** FLEXIBLE SPENDING CREDIT CARD **High Credit:** \$11,363 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN312 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CREDITONEBANK (B 054MR013) Account #444796242915 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$450 **Balance:** \$471 **Opened:** 4/18  
**Loan Type:** CREDIT CARD **High Credit:** \$524 **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:** 111111111111  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

WEBBANK/FHUT (D 02CSN002) Account #636992102255 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

SYNCB/JCP (D 0235058D) Account #600889821773 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 1/97  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$137 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 8/10  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/06/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	BOM/TCI FA (FSF4268654 MWB)		
7/22/19	US BANK (BMS3619145 WIS)		
7/02/19	LENDIFY FINA (FNC4076411 CAL)		
4/10/19	JORA MANAGEM (FDF5266463 SCT)		
2/26/19	T-MOBILE (UWA3747126 WAS)		
1/08/19	CAP ONE (BPC2699824 NTL)		
10/23/18	CB INDIGO (BPT4997215 WAS)		
7/03/18	CAP ONE (BPC2699824 NTL)		
5/25/18	BOM/TCI-TV (FSF8337574 MWB)		
4/15/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
9/13/17	SYNCB (NDY1263431 DAY)		

**CREDITOR CONTACT INFORMATION**

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<b>Subscriber Name</b>	<b>Subscriber Code</b>	<b>Telephone</b>	<b>Address</b>
CA C DIST BK	ZP0508726P	(855) 460-9641	255 E. TEMPLE STREET LOS ANGELES, CA 90012

**REPORT SERVICED BY**

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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)