



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/19/19 14:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2342  
 Name: Castillo Espinoza, Cinthya  
 Current Address: 94601 Prentiss pl Oakland ca Place oakland CA.94601

**CASTILLOESPINOZA , CINTHYA**

**Also Known As:** CASTILLO,CINTHYA      **SSN:** 000-00-2342      **Phone:**      **In File Since:** 6/17  
**Date of Birth:** 06/85

**Current Address:** 2608 PRENTISS PL. OAKLAND CA. 94601 Reported 12/18  
**Previous Address:** 854 37TH ST. EMERYVILLE CA. 94608 Reported 6/17  
**Previous Address:** 94601 PRENTISS PL OAKLAND CA PL. OAKLAND CA. 94601

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+447	97 You have too few credit accounts 15 Newest delinquent or derogatory payment status on your accounts is too recent 08 You have either very few loans or too many loans with recent delinquencies 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 03 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> 1	<b>Trades:</b> 1	<b>Inquiries:</b> 9				
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 4					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Installment</b>	1	\$13,233	\$0	\$11,952	\$719	\$354	n/a
<b>Total</b>	1	\$13,233	\$0	\$11,952	\$719	\$354	

**COLLECTIONS**

ERC (Y 26MT002) Account # 186690079 Account Rating O9P  
**Original Creditor:** TMOBILE(cableOrCellular ) **Remarks:** SETTLED?LESS THAN FULL BALANCE **Amount Placed:** \$3,493 **Opened:** 12/17  
**Account Type:** OPEN **Balance:** \$0 **Paid:** 3/18  
**Responsibility:** I **Past Due:** \$0 **Closed:** 3/18  
**Last Payment:** **Verified:** 3/18  
**Update Method:** automated

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

**TRADES**

CREDITACPT (F 0950Y002) Account # 88356818 Account Rating I03  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$11,952 **Opened:** 11/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$13,233 **Past Due:** \$719 **Paid:**  
**Responsibility:** I **Terms:** 066M354 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 2 2 0 **Delinquency** **Maximum:** 1/19 (03) **Payment Pattern** **Months 1-12:** 223311111111  
(18 Months) 30 60 90 **Amount:** \$609 **Months 13-24:** 111111  
**Date:** 1/19

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
6/19/19	LS FINANCING (FLA2613540 CAL)		
6/15/19	LENDIFY FINA (FNC4076411 CAL)		
6/14/19	LS FINANCING (FLA2613540 CAL)		
6/14/19	LENDIFY FINA (FNC4076411 CAL)		
9/15/18	AUTOS WHOLES (ALA4045211 CAL)		
7/18/18	SYNCB (NDY1263431 DAY)		
7/01/17	SYNCB/OLD NA (NNY4215611 EAS)		
6/30/17	SPRINT (UKC0000200 ILM)		

**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)