



castillo-espinoza,cynthia 272272342;CA-94601 Prentiss pl Oakland ca Place 2408/oakland CA 94601;Y-06141985;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 6-19-2019 TIME 14:53:05 V901 TCA2

\*ESPINOZA CINTHYA CASTILLO SS: 272-27-2342

\*2608 PRENTISS PL YOB: 1985

OAKLAND CA 946012617

RPTD: 9-18 TO 12-18 U 1X

LAST SUB: 2685551

\*854 37TH ST

OAKLAND CA 946083911

RPTD: 11-17 U

\*631 GIRARD ST

SAN FRANCISCO CA 941341915

RPTD: 7-16 TO 8-16 U 1X

\*CINTHYA CASTILLO, CINTHYA ESPINOZA

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUE DATE UNVERIFIED

----- SCORE SUMMARY -----

VANTAGESCORE 4 = 476 SCORE FACTORS: 12, 16, 74, 38

VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*AURA FINANCIAL/LENDIFY	7-16	\$500-O	\$743-C	CHARGOFF	DELINQ 90
1381262 FP UNS 7-E 1	5-31-19	\$854	12-16	(35)	LLLLLLLLLLLLLLLL
124038260101				4-17/L	LLLLLLLLLLLLLLLL
*ENHANCED RECOVERY CO L	12-17	\$3,493-O		SETTLED	COLLACCT
1984486 YZ COL 1 1	3-25-18		3-18	(2)	GG
186690079	3-18				
ORIGINAL CREDITOR: TMOBILE					

\*\* ACCOUNT PAID IN FULL FOR LESS THAN FULL BALANCE \*\*

*CREDIT ACCEPTANCE CORP	11-17	\$13,233-O		OPEN	DELINQ 90
2685551 FA AUT 66 1	6-14-19	\$11,970	6-19	(20)	321122CCCCCCC
88356818	3-19	\$354	\$1,092		CCCCCCC

----- INQUIRIES -----

AURA FINANCIAL/LENDIFY	6-15-19	2327360	FP		
LOANME/PRESTEME/RALIS	6-14-19	2848210	FP		
AURA FINANCIAL/LENDIFY	6-14-19	2327360	FP		
BK OF AMER	3-21-19	2440720	BC		
OPORTUN/PROGRESO FINAN	12-26-18	2530016	FP		
BK OF AMER	10-25-18	2440720	BC		
SYNCB/OLDNAVY	10-13-18	1639930	FF		
OPORTUN/PROGRESO FINAN	9-26-18	2530016	FP		
SELF-HELP FCU	9-25-18	1769190	FC		UNS
NOWCOM/SAN JOSE AMIGOS	9-22-18	2807250	AU		UNK AUT
NOWCOM/PAUL BLANCOS GO	9-22-18	1903294	AU		UNK AUT
700 CREDIT/AUTOS WHOLE	9-15-18	1971828	AU		UNK AUT
APPFOLIO RESIDENT SCRE	6-25-18	1326930	ZT		UNK REN
TBOM/HOME CREDIT US LL	6-22-18	2507367	FF		C/G
BK OF AMER	6-20-18	2440720	BC		

BK OF AMER	5-11-18	2440720	BC	
AMEX	5-10-18	1234990	BC	
NOWCOM/PAUL BLANCOS GO	4-29-18	1903294	AU	UNK AUT
COMENITYBANK/VICTORIA	4-14-18	2375577	CS	CHG
SYNCB/OLDNAVY	3-07-18	1639930	FF	
CREDIT ACCEPTANCE	11-05-17	2685010	FA	
NOWCOM/PAUL BLANCOS GO	11-05-17	1903294	AU	UNK AUT
NOWCOM/WESTLAKE FINANC	11-05-17	1620920	FA	UNK AUT
SYNCB/OLDNAVY	8-27-17	1639930	FF	

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT  
SIGNIFICANT  
END -- EXPERIAN