



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/18/19 16:49 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ibarra, Maria
 Current Address: 4705 Grenholme dr
 Sacra CA.95842

IBARRATORRIJO , MARIA

Also Known As:

IBARRA, MARIA

SSN: 000-00-1941
Date of Birth: 04/77

Phone:

In File Since: 9/13

Current Address:

4705 GREENHOLME DR.
 SACRAMENTO CA. 95842

Reported 9/13

EMPLOYMENT

HAPPY DAYS RV

Position: EMPLOYEE

Start: 7/15

In File Since: 2/19

End:

Effective: 12/17

SELF-HOUSEKEEPER

Position: SELF-EMPLOYED

Start:

In File Since: 5/17

End:

Effective: 5/17

SCORING

Type

VANTAGESCOR3

Score

+643

Explanation

- 12 The date that you opened your oldest account is too recent
- 95 You have too many collection agency accounts that are unpaid
- 63 Lack of sufficient relevant real estate account information
- 04 The balances on your accounts are too high compared to loan amounts

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)

Public Records: 0 **Collections:** 2 **Trades:** 11 **Inquiries:** 5

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
Installment	11	\$25,237	\$0	\$19,306	\$0	\$1,101	n/a
Total	11	\$25,237	\$0	\$19,306	\$0	\$1,101	

COLLECTIONS

<p>I C SYSTEM (Y 2834001)</p> <p>Original Creditor: BANFIELD PET HOSPITAL(retail)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 86056055001</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$573</p> <p>Balance: \$573</p> <p>Past Due: \$573</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 5/15</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
<p>Delinquency</p>	<p>Maximum: Amount: Date:</p>	<p>Payment Pattern Start Date:</p>	
<p>CREDIT COLL (Y 1GZD005)</p> <p>Original Creditor: ANCHOR GENERAL INSURANCE AGENC(insurance)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 63704916</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$116</p> <p>Balance: \$116</p> <p>Past Due: \$116</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 1/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
<p>Delinquency</p>	<p>Maximum: Amount: Date:</p>	<p>Payment Pattern Start Date:</p>	

TRADES

<p>LOBEL FIN (F 098JU001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: AUTOMOBILE</p> <p>Responsibility: I</p> <p>Remarks:</p>	<p>Account # 584063</p> <p>Credit Limit:</p> <p>High Credit: \$15,024</p> <p>Terms: 054M449</p>	<p>Balance: \$10,315</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating I01</p> <p>Opened: 5/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>
<p>Late Payments 0 0 0 (25 Months) 30 60 90</p>	<p>Delinquency</p>	<p>Maximum: Amount: Date:</p>	<p>Payment Pattern</p> <p>Months 1-12: 111111111111</p> <p>Months 13-24: 111111111111</p> <p>Months 25-36: 1</p>
<p>APOYO FINANC (F 02BZ2001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: UNSECURED</p> <p>Responsibility: I</p> <p>Remarks:</p>	<p>Account # SAC3971</p> <p>Credit Limit:</p> <p>High Credit: \$4,738</p> <p>Terms: 024M282</p>	<p>Balance: \$4,657</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating I01</p> <p>Opened: 2/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 5/19</p> <p>Update Method: automated</p>
<p>Late Payments 0 0 0 (03 Months) 30 60 90</p>	<p>Delinquency</p>	<p>Maximum: Amount: Date:</p>	<p>Payment Pattern</p> <p>Months 1-12: 111</p>
<p>LENDIFY FIN (F 02G6T001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: UNSECURED</p> <p>Responsibility: I</p> <p>Remarks:</p>	<p>Account # 138445071101</p> <p>Credit Limit:</p> <p>High Credit: \$1,400</p> <p>Terms: 014M134</p>	<p>Balance: \$601</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>	<p>Account Rating I01</p> <p>Opened: 8/18</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 5/19</p> <p>Update Method: automated</p>
<p>Late Payments 0 0 0 (09 Months) 30 60 90</p>	<p>Delinquency</p>	<p>Maximum: Amount: Date:</p>	<p>Payment Pattern</p> <p>Months 1-12: 111X11111</p>

TRADES

OPORTUNPROG (F 02CX002) Account # 3223541 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,733 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M236 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAC3406 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$4,147 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2496887 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$2,275 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # SAC2911 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2053102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 11/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002) Account # 1237812 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/16
Remarks: CLOSED **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111X1
(16 Months) 30 60 90 **Amount:** **Months 13-24:** XX11
Date:

LOBEL FIN (F 098JU001) Account # 447977 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13
Loan Type: AUTOMOBILE **High Credit:** \$7,016 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 9/15
Remarks: CLOSED **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

OPORTUNPROG (F 02CXY002) Account # 848223 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/15
Remarks: CLOSED **Charge Off:** **Verified:** 4/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11XXX11111
(12 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/18/19	LS FINANCING (FLA2613540 CAL)		
2/21/19	APOYO FINANC (FNC6038461 CAL)		
8/03/18	LENDIFY FINA (FNC4076411 CAL)		
7/12/18	APOYO FINANC (FNC6038461 CAL)		
12/06/17	APOYO FINANC (FNC6038461 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)