



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/05/19 12:53 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Bruni, Beverly
 Current Address: 5 Mount Vernon st
 San Francisco CA.94112

MEJIABRUNI , BEVERLY EUNICE

Also Known As: BRUNI,BEVERLY,MEJIA
SSN: 000-00-7859
Phone:
Date of Birth: 04/91
In File Since: 7/16

Current Address:
 5 MOUNT VERNON AV.
 SAN FRANCISCO CA. 94112
Reported 7/16

EMPLOYMENT

TAQUERIA LOS AMIGOS **Position:** COOK **Start:** 5/18 **In File Since:** 3/19
 SAN FRANCISCO, CA. **End:** **Effective:** 3/19

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+599** 12 The date that you opened your oldest account is too recent
 04 The balances on your accounts are too high compared to loan amounts
 63 Lack of sufficient relevant real estate account information
 06 You have too many accounts that were opened recently
 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:** 0 **Trades:** 11 **Inquiries:** 13

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
Revolving	5	\$7,868	\$9,500	\$7,748	\$0	\$196	18%
Installment	6	\$30,180	\$0	\$24,420	\$0	\$1,327	n/a
Total	11	\$38,048	\$9,500	\$32,168	\$0	\$1,523	

TRADES

CB/VICSCRT (C 016US001) Account # 585637535844 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$374 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$374 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN15 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CCB/IDD (J 01NZ8246) Account # 578097605096 Account Rating R01
Type: REVOLVING **Credit Limit:** \$6,000 **Balance:** \$5,926 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN106 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3537229 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,839 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M186 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

CCB/SEPHORA (D 01NZ8363) Account # 402241001042 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$981 **Opened:** 7/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$981 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN50 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

AMER HONDA (Q 03946022) Account # 426476058 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$18,900 **Opened:** 1/19
Loan Type: AUTO LEASE **High Credit:** \$24,300 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 036M675 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

BK OF AMER (B 01597029) Account # 8801 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$467 **Opened:** 2/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$513 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:

SYNCB/LUXURY (F 0999206U) Account # 504662200617 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 7/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (01 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47102317 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,681 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$3,005 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M466 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 11
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (02 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46503238 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$2,530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CXY002) Account # 2867431 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (07 Months) 30 60 90 **Amount:**
Date:

TRADES

AMER HONDA (Q 03946022)	Account # 423269388	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: AUTO LEASE	High Credit: \$12,091	Past Due: \$0
Responsibility: C	Terms: 036M	Last Payment:
Remarks: CLOSED		Charge Off:
		Opened: 10/18
		Paid:
		Closed: 1/19
		Verified: 1/19
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(02 Months) 30 60 90	Amount:	Months 1-12: 11
	Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/05/19	LS FINANCING (FLA2613540 CAL)		
9/05/19	LENDIFY FINA (FNC4076411 CAL)		
6/30/19	SYNCB (NDY1263431 DAY)		
5/20/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/22/19	SYNCB/AMAZON (BNY5371284 EAS)		
3/18/19	APOYO FINANC (FNC6038461 CAL)		
2/15/19	SYNCB (NDY1263431 DAY)		
1/26/19	SYNCB (NDY1263431 DAY)		
12/01/18	CHECKNGO/AXF (FCI1430459 DAY)		
10/06/18	CONCORD HOND (ANC1254840 FLA)		
6/27/18	OPORTUN/PROG (FNC3435243 CAL)		
3/20/18	AMERICREDIT (FDF0027016 SCT)		
3/20/18	REGIONAL ACC (BNC2081415 FLA)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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