



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/19/19 23:02 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ramirez, Nelly
 Current Address: Williams Ave 54
 San Francisco CA.94124

RAMIREZMATE , NELLY BEATRIZ

Also Known As: RAMIREZ,NELLY,B **SSN:** 000-00-8298 **Phone:** **In File Since:** 2/12
Date of Birth: 09/83

Current Address:
 54 WILLIAMS AV.
 SAN FRANCISCO CA. 94124
Reported 2/12

EMPLOYMENT

MOLLIES JONES MARKET	Position: SALES	Start: 10/17 End:	In File Since: 2/19 Effective: 10/18
JACK IN THE BOX SAN FRANCISCO, CA.	Position: EMPLOYEE	Start: 3/12 End:	In File Since: 12/16 Effective: 3/13

SCORING

Type	Score	Explanation
VANTAGESCOR3	+636	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 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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: 25	Inquiries: 11				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 4					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$916	\$1,100	\$509	\$0	\$53	54%
Installment	21	\$40,312	\$0	\$36,783	\$0	\$1,839	n/a
Total	25	\$41,228	\$1,100	\$37,292	\$0	\$1,892	

TRADES

APOYO FINANC (F 02BZ2001) Account # 17773 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,479 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$5,025 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M293 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 11067809 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$20,107 **Opened:** 4/19
Loan Type: AUTOMOBILE **High Credit:** \$20,107 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M419 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

MONEY MART (F 02FYV001) Account # 4149904 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,519 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M144 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124372693102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,210 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$2,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M136 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

FEB-RETAIL (B 022EL020) Account # 763400500457 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/18
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (12 Months) 30 60 90 **Amount:**
Date:

TRADES

CB/VICSCRT (C 016US001) Account # 585637535298 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$205 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$205 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46908357 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,332 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M448 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2658634 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,551 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$6,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M276 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

CAPITAL ONE (B 01DTV001) Account # 400344838487 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$304 **Opened:** 3/15
Loan Type: CREDIT CARD **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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

CHECKNGO/AXF (F 02GHA001) Account # 45489300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$4,275 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 1/19
Remarks: CLOSED **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account # 16202 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124372693101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$585 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M123 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

MONEY MART (F 02FYV001) Account # 3024956 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2034599 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 1604013 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 027M **Last Payment:** **Closed:** 12/16
Remarks: CLOSED **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

SELFHELP FCU (Q 09525002) Account # 1449307300002 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Months 1-12: 12111111
Late Payments 1 0 0 **Delinquency** **Maximum:**
 (08 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 1194678 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$3,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 2/16
Remarks: CLOSED **Charge Off:** **Verified:** 2/16
Update Method: automated
Months 1-12: X1XX111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (10 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805788271 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 10/14
Loan Type: CREDIT CARD **High Credit:** \$390 **Past Due:** \$0 **Paid:**
Responsibility: T **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/15
Update Method: automated
Months 1-12: 432111111111
Late Payments 1 1 1 **Delinquency** **Maximum:** 10/15 (04)
 (12 Months) 30 60 90 **Amount:** \$142
Date: 10/15

SELFHELP FCU (Q 09525002) Account # 1449307300001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/15
Remarks: CLOSED **Charge Off:** **Verified:** 6/15
Update Method: automated
Months 1-12: 11111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (07 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 1059318 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$3,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/15
Remarks: CLOSED **Charge Off:** **Verified:** 3/15
Update Method: automated
Months 1-12: 111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (03 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 927980 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14
Loan Type: UNSECURED **High Credit:** \$2,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 835041 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 7/14
Remarks: CLOSED **Charge Off:** **Verified:** 7/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 626232 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/14
Remarks: CLOSED **Charge Off:** **Verified:** 3/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 528293 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/13
Remarks: CLOSED **Charge Off:** **Verified:** 4/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 427836 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 9/12
Remarks: CLOSED **Charge Off:** **Verified:** 9/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
5/11/19	MONEY MART (FPH3893119 EAS)		
2/21/19	APOYO FINANC (FNC6038461 CAL)		
1/13/19	LENDIFY FINA (FNC4076411 CAL)		
9/24/18	UNIVERSAL CR (ZPH4638743 EAS)		
6/29/18	MONEY MART (FPH3893119 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/01/18	APOYO FINANC (FNC6038461 CAL)		
5/30/18	APOYO FINANC (FNC6038461 CAL)		
5/07/18	LENDIFY FINA (FNC4076411 CAL)		
2/23/18	APOYO FINANC (FNC6038461 CAL)		
2/17/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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