



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/20/19 00:59 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Lopez, Maria
 Current Address: 2311,N,Orlando
 San jose CA.95122

LOPEZ , MARIA S.

Also Known As:

HERNANDEZ,MARIA
 LOPEZ,MASOLEDA
 LOPEZ,MARIA,SOLEDAD

SSN: 000-00-8569
Date of Birth: 10/74

Phone:

In File Since: 8/06

Current Address:
 2311 ORLANDO DR.
 SAN JOSE CA. 95122
 Reported 2/16

Previous Address:
 4410 HYLAND AV.
 SAN JOSE CA. 95127
 Reported 3/07

Previous Address:
 10 MUIRFIELD CT.
 SAN JOSE CA. 95116

EMPLOYMENT

PROFESIONAL

Position:

Start: 6/07
End:

In File Since: 6/07
Effective: 6/07

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

VANTAGESCOR3

Score

+511

Explanation

- 12 The date that you opened your oldest account is too recent
 - 07 You have too many delinquent or derogatory accounts
 - 63 Lack of sufficient relevant real estate account information
 - 71 You have either very few installment loans or too many with delinquencies
- 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:** 1 **Trades:** 5 **Inquiries:** 31

Negative Trade Accounts: 2 **Trade Accounts with Any Historical Negatives:** 0 **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$2,642	\$2,655	\$2,108	\$0	\$130	21%
Closed w/Balance-		n/a	n/a	\$992	\$977	\$0	n/a
Total	5	\$2,642	\$2,655	\$3,100	\$977	\$130	

COLLECTIONS

CBA (Y 720M001) Account # 17331304 Account Rating O9B
Original Creditor: CITY OF SAN JOSE(government) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$244 **Opened:** 9/16
Account Type: OPEN **Balance:** \$333 **Paid:**
Responsibility: I **Past Due:** \$333 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

TRADES

OPORTUNPROG (F 02CX002) Account # 2958802 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$731 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$731 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

DN RBRT0 JWL (J 0956X015) Account # 6054 Account Rating R09
Type: REVOLVING **Credit Limit:** **Balance:** \$261 **Opened:** 8/06
Loan Type: CHARGE ACCOUNT **High Credit:** \$261 **Past Due:** \$246 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 11/18
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805776359 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$325 **Opened:** 2/17
Loan Type: CREDIT CARD **High Credit:** \$561 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111

CB/VICSCRT (C 016US001) Account # 585637532158 Account Rating R01
Type: REVOLVING **Credit Limit:** \$780 **Balance:** \$809 **Opened:** 9/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$897 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111

TRADES

CB/NY&CO (C 01NZ8074)	Account # 63455	Account Rating R01
Type: REVOLVING	Credit Limit: \$1,375	Balance: \$974
Loan Type: CHARGE ACCOUNT	High Credit: \$1,184	Past Due: \$0
Responsibility: I	Terms: MIN65	Last Payment:
Remarks:		Charge Off:
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(15 Months) 30 60 90	Amount:	Update Method: automated
	Date:	Months 1-12: 111111111111
		Months 13-24: 111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/20/19	LS FINANCING (FLA2613540 CAL)		
6/18/19	LENDIFY FINA (FNC4076411 CAL)		
6/13/19	SYNCB/JCP (NNY1212672 EAS)		
5/31/19	NORDSTROMTD (BDE6050736 CNM)		
4/27/19	SYNCB (NDY1263431 DAY)		
4/01/19	NORDSTROMTD (BDE6050736 CNM)		
1/16/19	AMEX (BUT3236957 MWB)		
12/22/18	LENDIFY FINA (FNC4076411 CAL)		
12/21/18	LENDIFY FINA (FNC4076411 CAL)		
12/18/18	LENDIFY FINA (FNC4076411 CAL)		
10/22/18	CAP ONE (BPC2699824 NTL)		
9/21/18	AMEX (BUT3236957 MWB)		
8/27/18	SYNCB/GAP (NNY2087850 EAS)		
8/03/18	OPORTUN/PROG (FNC3435243 CAL)		
7/31/18	SYNCB/JCP (NNY1212672 EAS)		
6/07/18	SYNCB/AMAZON (BNY5371284 EAS)		
5/21/18	LENDIFY FINA (FNC4076411 CAL)		
5/17/18	LENDIFY FINA (FNC4076411 CAL)		
5/17/18	SYNCB/TJX DC (BNY4597847 EAS)		
4/29/18	LENDIFY FINA (FNC4076411 CAL)		
4/15/18	NORDSTROMTD (BDE6050736 CNM)		
4/08/18	CELTIC/CONT (FNJ1271865 EAS)		
4/08/18	AMEX (BUT3236957 MWB)		
3/13/18	SPRINT (UKC0000200 ILM)		
2/20/18	LENDIFY FINA (FNC4076411 CAL)		
2/15/18	CAP ONE (BPC2699824 NTL)		
2/11/18	CAP ONE (BPC2699824 NTL)		
1/26/18	FREMONT TOYO (ACH0212288 CHI)		
1/16/18	CAP ONE (BPC2699824 NTL)		
8/07/17	DN RBRTO JWJ (JLA2010111 CAL)		
7/10/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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