



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/20/19 01:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Medina, Rosalva
 Current Address: 743,,Antrim Ln
 Vacaville CA.95688

MEDINALUNA , ROSALVA MEDINA

Also Known As:

MEDINA,ROSALVA,L
 MONTERO,ROSALVA
 LUNA,ROSALVA

SSN: 000-00-8422
Date of Birth: 03/70

Phone:

In File Since: 10/02

Current Address:
 743 ANTRIM LN.
 VACAVILLE CA. 95688
Reported 1/19

Previous Address:
 317 GRAPE ST.
 VACAVILLE CA. 95688
Reported 6/08

Previous Address:
 141 MEADOW A DR. #A.
 VACAVILLE CA. 95688

EMPLOYMENT

VILLA CORONA
 VACAVILLE, CA.

Position: EMPLOYEE

Start: 1/00
End:

In File Since: 6/17
Effective: 5/14

SCORING

Type

VANTAGESCOR3

Score
+522

Explanation

- 12 The date that you opened your oldest account is too recent
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 07 You have too many delinquent or derogatory accounts
 - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 06
 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:** 12 **Inquiries:** 6

Negative Trade Accounts: 7 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 15

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	7	\$32,066	\$0	\$21,793	\$1,252	\$758	n/a
Closed w/Balance-		n/a	n/a	\$2,385	\$2,187	\$45	n/a
Total	12	\$32,066	\$0	\$24,178	\$3,439	\$803	

COLLECTIONS

SW CRDT SYS (Y 978M001) Original Creditor: COMCAST(cableOrCellular) Account Type: OPEN Responsibility: I	Account # 71199326 Remarks: PLACED FOR COLLECTION	Amount Placed: \$939 Balance: \$939 Past Due: \$939 Last Payment:	Account Rating O9B Opened: 4/19 Paid: Closed: Verified: 6/19 Update Method: automated
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	
PORTFOLIO RC (Y 1KSE003) Original Creditor: SYNCHRONY BANK(banking) Account Type: OPEN Responsibility: I	Account # 6032203710895250 Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES	Amount Placed: \$1,093 Balance: \$1,002 Past Due: \$1,002 Last Payment:	Account Rating O9B Opened: 1/18 Paid: Closed: Verified: 6/19 Update Method: automated
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	

TRADES

SEARS/CBNA (B 06256458) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: CLOSED BY CREDIT GRANTOR	Account # 512107234797 Credit Limit: \$1,000 High Credit: \$1,472 Terms:	Balance: \$1,472 Past Due: \$1,472 Last Payment: Charge Off:	Account Rating R09 Opened: 8/15 Paid: Closed: 12/17 Verified: 5/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum Amount Date:	Payment Pattern
SYNCB/JCP (D 0235058D) Type: REVOLVING Loan Type: CHARGE ACCOUNT Responsibility: I Remarks: PURCHASED BY ANOTHER LENDER	Account # 600889682583 Credit Limit: \$340 High Credit: \$516 Terms:	Balance: \$0 Past Due: \$0 Last Payment: Charge Off:	Account Rating R09 Opened: 9/16 Paid: Closed: 1/18 Verified: 4/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum Amount Date:	Payment Pattern
KOHLS/CAPONE (D 012EN005) Type: REVOLVING Loan Type: CHARGE ACCOUNT Responsibility: I Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR	Account # 639305077687 Credit Limit: \$300 High Credit: \$605 Terms:	Balance: \$605 Past Due: \$605 Last Payment: Charge Off:	Account Rating R09 Opened: 12/14 Paid: Closed: 12/17 Verified: 2/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum Amount Date:	Payment Pattern

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220371089 Account Rating R09
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,093 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/18
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

UNIT CON FIN (Q 08233001) Account # 66589303 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: INSTALLMENT SALES **High Credit:** \$2,192 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 036M **Last Payment:** **Closed:** 4/18
Responsibility: I **Charge Off:** **Verified:** 4/18
Remarks: DISPUTE INVESTIGATION **Update Method:** automated
 COMPLETE?CUSTOMER DISAGREES **Months 1-12:**
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

WFDS (F 0839N077) Account # 518591489137 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** \$19,789 **Opened:** 4/16
Loan Type: AUTOMOBILE **High Credit:** \$29,991 **Past Due:** \$1,252 **Paid:**
Responsibility: C **Terms:** 072M588 **Last Payment:** **Closed:**
Remarks: DISPUTE INVESTIGATION **Charge Off:** **Verified:** 5/19
 COMPLETE?CUSTOMER DISAGREES **Update Method:** automated
Late Payments 7 1 0 **Delinquency** **Maximum:** 1/19 (03) **Payment Pattern**
 (36 Months) 30 60 90 **Amount:** **Months 1-12:** 212321112111
Date: 1/19 **Months 13-24:** 111112221111
Months 25-36: 111111111111

WELLS FARGO (B 0908N664) Account # 442644141301 Account Rating R03
Type: REVOLVING **Credit Limit:** \$308 **Balance:** \$308 **Opened:** 4/16
Loan Type: CREDIT CARD **High Credit:** \$402 **Past Due:** \$110 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:** 12/17
Remarks: DISPUTE INVESTIGATION **Charge Off:** **Verified:** 5/19
 COMPLETE?CUSTOMER DISAGREES **Update Method:** automated
Late Payments 3 2 0 **Delinquency** **Maximum:** 12/17 (03) **Payment Pattern**
 (36 Months) 30 60 90 **Amount:** \$69 **Months 1-12:** 213211111111
Date: 12/17 **Months 13-24:** 111132111111
Months 25-36: 111111111111

OPORTUNPROG (F 02CX002) Account # 3316049 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,004 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M170 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 11
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2632062 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2177778 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

WFDS (F 0839N077) Account # 518590974212 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/08
Loan Type: AUTOMOBILE **High Credit:** \$23,756 **Past Due:** **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 5/14
Remarks: DISPUTE INVESTIGATION **Charge Off:** **Verified:** 5/14
Update Method: locked
Months 1-12: 111111111211
Months 13-24: 1111111211
Late Payments 2 0 0 **Delinquency** **Maximum:**
(22 Months) 30 60 90 **Amount:**
Date:

WFB AUTO (B 0908N714) Account # 50237412028309001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/08
Loan Type: AUTOMOBILE **High Credit:** \$23,756 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 2/12
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 2/12
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(41 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/20/19	LS FINANCING (FLA2613540 CAL)		
2/03/19	OPORTUN/PROG (FNC3435243 CAL)		
11/30/18	TRANS UNION (ZDE4139028 CNM)		
11/02/18	BK OF AMER (BPH3346328 EAS)		
3/17/18	NISSAN OF VA (ALA4577610 CAL)		
1/31/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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