



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/20/19 10:53 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Gonzalez, Cristina  
 Current Address: 153 E 129 St  
 Los angeles CA.90061

**TRANSUNION CONSUMER CREDIT REPORT**

**GONZALEZ , CRISTINA ALEJANDRA**

**Also Known As:** **SSN:** 000-00-0623 **Phone:** **In File Since:** 12/14  
**Date of Birth:** 01/99

**Current Address:**  
 153 E. 120TH ST.  
 LOS ANGELES CA. 90061  
 Reported 9/18

**Previous Address:**  
 1175 W. 39TH PL.  
 LOS ANGELES CA. 90037  
 Reported 5/18

**Previous Address:**  
 27520 SIERRA HY. #F205.  
 CANYON COUNTRY CA. 91351

**EMPLOYMENT**

Employer	Position	Start/End	In File Since/Effective
CRICKET			4/19 / 4/19
ROSS DRESS FOR LESS	FRONT END SUPERVISOR		7/18 / 7/18

**ALERTS AND SPECIAL MESSAGES**

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

**SCORING**

Type	Score	Explanation
VANTAGESCOR3	<b>+623</b>	12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 16 The total of all balances on your open accounts is too high 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:	3	Inquiries:	24
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	1	\$2,127	\$2,000	\$1,344	\$0	\$25	33%
Installment	2	\$530	\$0	\$339	\$0	\$84	n/a
<b>Total</b>	<b>3</b>	<b>\$2,657</b>	<b>\$2,000</b>	<b>\$1,683</b>	<b>\$0</b>	<b>\$109</b>	

**COLLECTIONS**

ERC (Y 26MT002)	Account # 204307504	Account Rating 09B
<b>Original Creditor:</b> SPRINT(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,956
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,956
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,956
		<b>Last Payment:</b>
		<b>Opened:</b> 1/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

JPMCB CARD (B 026QK001)	Account # 426684157132	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$2,000	<b>Balance:</b> \$1,344
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$2,127	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>
<b>Remarks:</b> DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES		<b>Charge Off:</b>
		<b>Opened:</b> 5/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (12 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0	<b>Maximum:</b>	<b>Months 1-12:</b> 111111111111
30 60 90	<b>Amount:</b>	
	<b>Date:</b>	

OPORTUNPROG (F 02CX002)	Account # 3291349	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$339
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$530	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 008M84	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 1/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 5/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (03 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0	<b>Maximum:</b>	<b>Months 1-12:</b> 111
30 60 90	<b>Amount:</b>	
	<b>Date:</b>	

OPORTUNPROG (F 02CX002)	Account # 2765391	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$321	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 007M	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>
		<b>Opened:</b> 5/18
		<b>Paid:</b>
		<b>Closed:</b> 11/18
		<b>Verified:</b> 11/18
		<b>Update Method:</b> automated
<b>Late Payments</b> (05 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0	<b>Maximum:</b>	<b>Months 1-12:</b> 11111
30 60 90	<b>Amount:</b>	
	<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/20/19	LS FINANCING (FLA2613540 CAL)		
4/24/19	FELIX CHEVRO (ALA4244160 CAL)		
4/23/19	COAF (FPC1246538 NTL)		
4/23/19	EXETER FIN (FDF1654822 SCT)		
4/21/19	TARGET/TD (DMS3375660 WIS)		
4/10/19	BRCLYSBANKDE (BWL3390354 WIL)		
4/01/19	CARFINANCE (FLA5949637 CAL)		
2/18/19	SCOTT ROBINS (ALA1909639 CAL)		
2/18/19	COAF (FPC1246538 NTL)		
1/27/19	TARGET/TD (DMS3375660 WIS)		
9/20/18	FLEIX CHEVRO (ACH0216892 CHI)		
8/24/18	T-MOBILE (UWA3747126 WAS)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
7/12/18	WF CRD SVC (BDM6006032 ILM)		
6/13/18	CAP ONE (BPC2699824 NTL)		
6/01/18	TARGET/TD (DMS3375660 WIS)		
5/12/18	TARGET/TD (DMS3375660 WIS)		
5/08/18	SYNCB/WALMRT (NNY1212732 EAS)		
5/07/18	TARGET/TD (DMS3375660 WIS)		
5/01/18	JPMCB CARD (BUS0006675 NTL)		
4/27/18	OPORTUN/PROG (FNC3435243 CAL)		
4/22/18	TARGET/TD (DMS3375660 WIS)		
3/18/18	TARGET/TD (DMS3375660 WIS)		
2/14/18	SYNCB (NDY1263431 DAY)		
2/08/18	FLEIX CHEVRO (ACH0216892 CHI)		

**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)