



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/20/19 10:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Sosa, Karla  
 Current Address: 1044,N,P St  
 Lompoc CA.93436

ALBASOSA , KARLA L.

**Also Known As:**

ALBA,KARLA  
 SOSA,KARLA,ALBA  
 ALB,KARLA

SSN: 000-00-1928  
 Date of Birth: 09/88

Phone:

In File Since: 5/13

**Current Address:**

1044 N. P ST.  
 LOMPOC CA. 93436  
 Reported 11/14

**Previous Address:**

582 PINE ST.  
 SOLVANG CA. 93463  
 Reported 5/13

### EMPLOYMENT

HILTON GARDEN INN

Position:

Start:  
 End:

In File Since: 3/18  
 Effective: 3/18

### SCORING

**Type**

VANTAGESCOR3

Score

**+570**

**Explanation**

- 12 The date that you opened your oldest account is too recent
  - 95 You have too many collection agency accounts that are unpaid
  - 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: 6      Trades: 4      Inquiries: 4

Negative Trade Accounts: 1      Trade Accounts with Any Historical Negatives: 1      Occurrence of Historical Negatives: 3

|              | Count    | High Credit    | Credit Limit   | Balance      | Past Due   | Payment     | Available |
|--------------|----------|----------------|----------------|--------------|------------|-------------|-----------|
| Revolving    | 3        | \$1,940        | \$1,000        | \$425        | \$0        | \$23        | 58%       |
| <b>Total</b> | <b>4</b> | <b>\$1,940</b> | <b>\$1,000</b> | <b>\$425</b> | <b>\$0</b> | <b>\$23</b> |           |

COLLECTIONS

|  |  |  |  |   |  |  |  |
|--|--|--|--|---|--|--|--|
| <p>FIDELITY CRD (Y 6990001) Account # F600SAN6230918011</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p> |  | <p><b>Remarks:</b> PLACED FOR COLLECTION</p>                     |  | <p><b>Amount Placed:</b> \$106</p> <p><b>Balance:</b> \$176</p> <p><b>Past Due:</b> \$176</p> <p><b>Last Payment:</b></p>       |  | <p>Account Rating O9B</p> <p><b>Opened:</b> 3/13</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p> |  |
| <p><b>Delinquency</b></p>  |  | <p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p> |  | <p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>   |  |  |  |
| <p>LVNV FUNDING (Y 21T9002) Account # 6369921057654047</p> <p><b>Original Creditor:</b> WEBBANK FINGERHUT(retail)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>     |  | <p><b>Remarks:</b> PLACED FOR COLLECTION</p>                     |  | <p><b>Amount Placed:</b> \$333</p> <p><b>Balance:</b> \$333</p> <p><b>Past Due:</b> \$333</p> <p><b>Last Payment:</b></p>       |  | <p>Account Rating O9B</p> <p><b>Opened:</b> 7/17</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p> |  |
| <p><b>Delinquency</b></p>  |  | <p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p> |  | <p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>   |  |  |  |
| <p>CB OBISPO (Y 3317002) Account # 12A0635038</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>           |  | <p><b>Remarks:</b> PLACED FOR COLLECTION</p>                     |  | <p><b>Amount Placed:</b> \$475</p> <p><b>Balance:</b> \$633</p> <p><b>Past Due:</b> \$633</p> <p><b>Last Payment:</b></p>       |  | <p>Account Rating O9B</p> <p><b>Opened:</b> 7/16</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p> |  |
| <p><b>Delinquency</b></p>  |  | <p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p> |  | <p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>   |  |  |  |
| <p>CB OBISPO (Y 3317002) Account # 12A0644270</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>           |  | <p><b>Remarks:</b> PLACED FOR COLLECTION</p>                     |  | <p><b>Amount Placed:</b> \$2,562</p> <p><b>Balance:</b> \$3,224</p> <p><b>Past Due:</b> \$3,224</p> <p><b>Last Payment:</b></p> |  | <p>Account Rating O9B</p> <p><b>Opened:</b> 3/17</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p> |  |
| <p><b>Delinquency</b></p>  |  | <p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p> |  | <p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>   |  |  |  |
| <p>CB OBISPO (Y 3317002) Account # 12A0645233</p> <p><b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>           |  | <p><b>Remarks:</b> PLACED FOR COLLECTION</p>                     |  | <p><b>Amount Placed:</b> \$95</p> <p><b>Balance:</b> \$119</p> <p><b>Past Due:</b> \$119</p> <p><b>Last Payment:</b></p>        |  | <p>Account Rating O9B</p> <p><b>Opened:</b> 4/17</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p> |  |
| <p><b>Delinquency</b></p>  |  | <p><b>Maximum:</b></p> <p><b>Amount:</b></p> <p><b>Date:</b></p> |  | <p><b>Payment Pattern</b></p> <p><b>Start Date:</b></p>   |  |  |  |

**COLLECTIONS**

CB OBISPO (Y 3317002) Account # 12A0645420 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$1,960 **Opened:** 5/17  
**Responsibility:** I **Balance:** \$2,444 **Paid:**  
**Past Due:** \$2,444 **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated

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

**TRADES**

WEBBNK/FHUT (D 02CSN002) Account # 636992105765 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$333 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/17  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/17  
**Update Method:** automated

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

HC ROYA (F 02919003) Account # 2363 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$425 **Opened:** 12/16  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$1,598 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** MIN23 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 3 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 221112111111  
**Months 25-36:** 1111

DN RBRTO JWL (J 0956X015) Account # 7127 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$342 **Past Due:** \$0 **Paid:** 8/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/18  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111  
**Date:**

WEBBNK/FSTR (D 02CSN003) Account # 6369920315105701 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$111 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M **Last Payment:** **Closed:** 8/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/16  
**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 |
|---------|-------------------------------|------|--------|
| 6/20/19 | LS FINANCING (FLA2613540 CAL) |      |        |
| 9/26/18 | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 1/16/18 | CAP ONE (BPC2699824 NTL)      |      |        |

**INQUIRIES**

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| <b>Date</b> | <b>Subscriber Name (Code)</b> | <b>Type</b> | <b>Amount</b> |
|-------------|-------------------------------|-------------|---------------|
| 12/22/17    | DN RBRTO JWL (JLA2010111 CAL) |             |               |

**REPORT SERVICED BY**

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