



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/20/19 20:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0590  
 Name: Soto, Teresa  
 Current Address: 2307,,Canterbury Ave  
 Pomona CA.91768

**SOTO , TERESA HERNANDEZ**

**Also Known As:** **SSN:** 000-00-0590 **Phone:** **In File Since:** 6/89  
**Date of Birth:** 11/61

**Current Address:**  
 2175 LAUREL AV.  
 POMONA CA. 91768  
 Reported 4/93

**Previous Address:**  
 2307 CANTERBURY AV.  
 POMONA CA. 91768  
 Reported 10/11

**Previous Address:**  
 3667 VALLEY BV. #131.  
 POMONA CA. 91768

### EMPLOYMENT

<b>HAYWARD POOL PRODUCT</b>	<b>Position:</b> MOLDING	<b>Start:</b> 7/99 <b>End:</b>	<b>In File Since:</b> 7/14 <b>Effective:</b> 7/14
<b>HAYWARD INC</b>	<b>Position:</b> PRODUCCION	<b>Start:</b> <b>End:</b>	<b>In File Since:</b> 9/13 <b>Effective:</b> 9/13

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+519</b>	72 Too many installment accounts with a delinquent or derogatory payment status 05 Too many of the delinquencies on your accounts are recent 07 You have too many delinquent or derogatory accounts 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 13	<b>Inquiries:</b> 4				
<b>Negative Trade Accounts:</b> 3	<b>Trade Accounts with Any Historical Negatives:</b> 4	<b>Occurrence of Historical Negatives:</b> 65					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	1	\$2,044	\$750	\$0	\$0	\$0	100%
<b>Installment</b>	12	\$114,883	\$0	\$67,570	\$1,206	\$1,973	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$6,544	\$6,544	\$0	n/a
<b>Total</b>	<b>13</b>	<b>\$116,927</b>	<b>\$750</b>	<b>\$74,114</b>	<b>\$7,750</b>	<b>\$1,973</b>	

**COLLECTIONS**

CREDIT COLL (Y 1GZD002) Account # 61691328 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$59 **Balance:** \$59 **Opened:** 6/18  
**Responsibility:** I **Past Due:** \$59 **Paid:** **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated

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

**TRADES**

SANTANDER (F 01R18003) Account # 30000183189141000 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,544 **Opened:** 12/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$22,876 **Past Due:** \$6,544 **Paid:**  
**Responsibility:** I **Terms:** 072M **Last Payment:** **Closed:** 9/18  
**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:**

AKUSACUR (Q 0388T017) Account # 19531950001 Account Rating 103  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$16,921 **Opened:** 5/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$32,297 **Past Due:** \$919 **Paid:**  
**Responsibility:** I **Terms:** 075M580 **Last Payment:** **Closed:**  
**Remarks:** DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 10 10 5 **Delinquency** **Maximum:** 1/17 (04) **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 434344332211  
**Date:** 1/17 **Months 13-24:** 111133232323  
**Months 25-36:** 212432112111  
**Months 37-48:** 111112111111

CAP ONE AUTO (F 01W2K001) Account # 62062162263081001 Account Rating 102  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,927 **Opened:** 9/13  
**Loan Type:** AUTOMOBILE **High Credit:** \$23,141 **Past Due:** \$287 **Paid:**  
**Responsibility:** C **Terms:** 072M460 **Last Payment:** **Closed:**  
**Remarks:** DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 14 5 0 **Delinquency** **Maximum:** 3/17 (03) **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 21123X322211  
**Date:** 3/17 **Months 13-24:** 111121322232  
**Months 25-36:** 232112112111  
**Months 37-48:** 111111111111

ALLY FINCL (F 0259237L) Account # 61924545716 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$12,689 **Opened:** 5/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$20,427 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M422 **Last Payment:** **Closed:**  
**Remarks:** DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 17 3 0 **Delinquency** **Maximum:** 8/16 (03) **Payment Pattern**  
 (34 Months) 30 60 90 **Amount:** **Months 1-12:** 111211122221  
**Date:** 8/16 **Months 13-24:** 121122132122  
**Months 25-36:** 2132221232

TRADES

21ST MTG (Q 01MLF001) Account # 289146 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$35,033 **Opened:** 3/13  
**Loan Type:** MANUFACTURED HOUSING **High Credit:** \$39,018 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 240M511 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111211111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

HC ROYA (F 02919003) Account # 2014 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 12/96  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,044 **Past Due:** \$0 **Paid:** 7/15  
 CONTRACT **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** C **Charge Off:** **Verified:** 7/15  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11

CAP ONE AUTO (F 01W2K001) Account # 62062161687001001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13  
**Loan Type:** AUTOMOBILE **High Credit:** \$19,737 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M **Last Payment:** **Closed:** 5/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

TOYOTA MTR (Q 04176121) Account # 70400165772670001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/08  
**Loan Type:** AUTOMOBILE **High Credit:** \$18,800 **Past Due:** **Paid:**  
**Responsibility:** I **Terms:** 063M **Last Payment:** **Closed:** 3/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (15 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111X111  
**Date:** **Months 13-24:** 111

CNS PORT SVC (F 031UC001) Account # 40600175889 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/07  
**Loan Type:** AUTOMOBILE **High Credit:** \$14,261 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M **Last Payment:** **Closed:** 8/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:**

TRADES

CASA LINDA (H 055VG001) Account # 6250836111568829 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,141 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 011M **Last Payment:** **Closed:** 5/11  
**Responsibility:** I **Charge Off:** **Verified:** 5/11  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

CASA LINDA (H 055VG001) Account # 6250836110512800 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/10  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,770 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 014M **Last Payment:** **Closed:** 5/11  
**Responsibility:** I **Charge Off:** **Verified:** 5/11  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

CASA LINDA (H 055VG001) Account # 6250836110483710 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/09  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,092 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 10/10  
**Responsibility:** I **Charge Off:** **Verified:** 10/10  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111  
 (11 Months) 30 60 90 **Amount:**  
**Date:**

CASA LINDA (H 055VG001) Account # 6250836110364526 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/08  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$855 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 11/09  
**Responsibility:** I **Charge Off:** **Verified:** 11/09  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/20/19	LS FINANCING (FLA2613540 CAL)		
6/30/18	CREDIT TECH (ZLA7182379 CAL)		
5/29/18	OPORTUN/PROG (FNC3435243 CAL)		
4/14/18	MARK CHRISTO (ACH5854561 CHI)		

**REPORT SERVICED BY**

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