



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/22/19 16:33 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5066  
 Name: Guzman, Laura  
 Current Address: 2221 E California Ave  
 BAKERSFIELD CA.93307

**GUZMAN , LAURA E.**

**Also Known As:**

GUZMAN,LAURA,ELENA

**SSN:** 000-00-0000  
**Date of Birth:** 04/77

**Phone:**

**In File Since:** 4/15

**Current Address:**  
 2221 E. CALIFORNIA AV.  
 BAKERSFIELD CA. 93307  
 Reported 6/18

**Previous Address:**  
 1912 BELLE TERRACE  
 BAKERSFIELD CA. 93304  
 Reported 9/17

**Previous Address:**  
 1350 MISSISSIPPI LN.  
 BAKERSFIELD CA. 93307

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+524</b>	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 05 Too many of the delinquencies on your accounts are recent 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> 0	<b>Trades:</b> 4	<b>Inquiries:</b> 10			
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b> 1	\$487	\$500	\$472	\$0	\$26	6%
<b>Closed w/Balance-</b>	n/a	n/a	\$1,640	\$1,640	\$0	n/a
<b>Total</b> 4	<b>\$487</b>	<b>\$500</b>	<b>\$2,112</b>	<b>\$1,640</b>	<b>\$26</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 2344022 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,640 **Opened:** 8/17  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$1,640 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 1/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805922496 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$472 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$487 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN26 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 1111

OPORTUNPROG (F 02CX002) Account # 2064234 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 8/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/17  
**Update Method:** automated  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1821224 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Months 1-12:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
6/22/19	LENDIFY FINA (FNC4076411 CAL)		
6/11/19	SYNCB/AMAZON (BNY5371284 EAS)		
4/18/19	SYNCB (NDY1263431 DAY)		
4/10/19	LENDIFY FINA (FNC4076411 CAL)		
4/10/19	AMERICAN FIR (FWI1942141 ILM)		
9/07/18	SYNCB (NDY1263431 DAY)		
6/27/18	CAP ONE (BPC2699824 NTL)		
2/27/18	SYNCB (NDY1263431 DAY)		
1/17/18	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)