



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/22/19 15:59 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Chavez, Darlene  
 Current Address: 4831,,Terrace Ave  
 oxnard CA.93033

#### CHAVEZ , DARLENE

**Also Known As:** CHAVEZ,D  
 CHAVEZ,DARLYN  
**SSN:** 000-00-2696  
**Date of Birth:** 07/84  
**Phone:**  
**In File Since:** 5/02

**Current Address:**  
 1810 VIA PETIRROJO #E.  
 NEWBURY PARK CA. 91320  
 Reported 1/10

**Previous Address:**  
 2779 E. VENTURA BV. #17.  
 OXNARD CA. 93036  
 Reported 7/06

**Previous Address:**  
 334 WILL AV.  
 OXNARD CA. 93036

#### EMPLOYMENT

<b>DAISY HOUSE KEEPING</b>	<b>Position:</b> ASST	<b>Start:</b>	<b>In File Since:</b> 4/19
		<b>End:</b>	<b>Effective:</b> 5/19
<b>SELFEMPLOYED1099 EMPLOYEE</b>	<b>Position:</b>	<b>Start:</b>	<b>In File Since:</b> 3/19
		<b>End:</b>	<b>Effective:</b> 3/19

#### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+560</b>	97 You have too few credit accounts 04 The balances on your accounts are too high compared to loan amounts 95 You have too many collection agency accounts that are unpaid 74 The balance amount paid down on your open installment accounts is too low SCORECARD: 03 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> 5	<b>Trades:</b> 3	<b>Inquiries:</b> 7				
<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>Installment</b>	2	\$12,673	\$0	\$12,978	\$0	\$367	n/a
<b>Closed w/Balance-</b>	-	n/a	n/a	\$430	\$430	\$0	n/a
<b>Total</b>	<b>3</b>	<b>\$12,673</b>	<b>\$0</b>	<b>\$13,408</b>	<b>\$430</b>	<b>\$367</b>	

COLLECTIONS

ERC (Y 26MT002)	Account # 203585869	Account Rating O9B
<b>Original Creditor:</b> AT T MOBILITY(cableOrCellula	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$224
<b>Account Type:</b> OPEN		<b>Balance:</b> \$224
<b>Responsibility:</b> I		<b>Past Due:</b> \$224
		<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>	
CREDIT COLL (Y 1GZD005)	Account # 63009015	Account Rating O9B
<b>Original Creditor:</b> GEICO CASUALTY COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$75
<b>Account Type:</b> OPEN		<b>Balance:</b> \$75
<b>Responsibility:</b> I		<b>Past Due:</b> \$75
		<b>Last Payment:</b>
		<b>Opened:</b> 11/16
		<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>	
PAC CR EXCHG (Y 409N001)	Account # PCEXACC2000538030	Account Rating O9B
<b>Original Creditor:</b> ACCESS FINANCE(automotive)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$3,991
<b>Account Type:</b> OPEN		<b>Balance:</b> \$3,991
<b>Responsibility:</b> I		<b>Past Due:</b> \$3,991
		<b>Last Payment:</b>
		<b>Opened:</b> 9/15
		<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>	
ERC (Y 26MT002)	Account # 152578353	Account Rating O9B
<b>Original Creditor:</b> CHARTER COMMUNICATIONS(cabl eOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$184
<b>Account Type:</b> OPEN		<b>Balance:</b> \$184
<b>Responsibility:</b> I		<b>Past Due:</b> \$184
		<b>Last Payment:</b>
		<b>Opened:</b> 5/16
		<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>	
AD ASTRA REC (Y 2BRL001)	Account # 4434025	Account Rating O9B
<b>Original Creditor:</b> SPEEDYCASH COM 94 CA(financial)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$235
<b>Account Type:</b> OPEN		<b>Balance:</b> \$235
<b>Responsibility:</b> I		<b>Past Due:</b> \$235
		<b>Last Payment:</b>
		<b>Opened:</b> 4/15
		<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**

FST PREMIER (B 041PF045)		Account # 517800658914	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$430	<b>Opened:</b> 5/16
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$430	<b>Past Due:</b> \$430	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 8/16
<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER		<b>Charge Off:</b>	<b>Verified:</b> 1/19
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
FREEWAYFUNDG (F 02GS9001)		Account # 180052783	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$12,978	<b>Opened:</b> 4/19
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$12,673	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 054M367	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 5/19
<b>Late Payments</b> (01 Months) 0 0 0 30 60 90	<b>Delinquency</b>	<b>Maximum Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b> 1
PRMR AUTO CR (F 028WB001)		Account # 1000084977	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 9/15
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$11,607	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 048M	<b>Last Payment:</b>	<b>Closed:</b> 9/18
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 9/18
<b>Late Payments</b> (36 Months) 0 0 0 30 60 90	<b>Delinquency</b>	<b>Maximum Amount:</b> <b>Date:</b>	<b>Update Method:</b> automated <b>Months 1-12:</b> 111111111111 <b>Months 13-24:</b> 111111111111 <b>Months 25-36:</b> 1111111X1111

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
1/29/19	OCEAN HONDA (ALA6286263 CAL)		
12/11/18	CAP ONE (BPC2699824 NTL)		
6/11/18	CFNA (NCV1340002 CLV)		
3/19/18	AMERICAN FIR (FWI1942141 ILM)		
1/27/18	CHECK INTO C (FTN5147441 SCT)		
12/22/17	LENDIFY FINA (FNC4076411 CAL)		

**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