



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/22/19 19:46 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Napoles, Lilia
 Current Address: 7422, Hanover Ln
 Riverside CA.92509

TRANSUNION CONSUMER CREDIT REPORT

NAPOLES , LILIA E.

Also Known As:

NAPOLESHUERTA,LILIAELENA
 NAPOLES,LILIA,ELENA

SSN: 000-00-9739

Phone:

In File Since: 12/01

Date of Birth: 04/76

Current Address:

7422 HANOVER LN.
 RIVERSIDE CA. 92509
 Reported 2/17

Previous Address:

8721 IMPERIAL HY. #111.
 DOWNEY CA. 90242
 Reported 7/05

Previous Address:

3700 QUARTZ CANYON RD. #15.
 RIVERSIDE CA. 92509

EMPLOYMENT

ON TIME

Position:

Start:

In File Since: 10/16

End:

Effective: 10/16

DREAM TEAM

Position:

Start:

In File Since: 8/14

End:

Effective: 8/14

SCORING

Type

Score

Explanation

VANTAGESCOR3

+551

- 12 The date that you opened your oldest account is too recent
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 04 The balances on your accounts are too high compared to loan amounts
 - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 06
 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:** 12 **Inquiries:** 5

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,477	\$1,200	\$1,375	\$69	\$95	7%
Installment	10	\$121,281	\$0	\$104,876	\$0	\$2,305	n/a
Total	12	\$122,758	\$1,200	\$106,251	\$69	\$2,400	

COLLECTIONS

GENESIS CRDT (Y 2ECF001) Account # PRSPLP0133982804 Account Rating O9B
Original Creditor: CARMEL AT THE COLONY(rentalOrLeasing) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$3,469 **Opened:** 1/17
Account Type: OPEN **Balance:** \$2,831 **Paid:**
Responsibility: C **Past Due:** \$2,831 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805960329 Account Rating R03
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$640 **Opened:** 7/17
Loan Type: CREDIT CARD **High Credit:** \$640 **Past Due:** \$69 **Paid:**
Responsibility: I **Terms:** MIN57 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** 5/19 (03) **Payment Pattern**
(21 Months) 30 60 90 **Amount:** \$69 **Months 1-12:** 211111111111
Date: 5/19 **Months 13-24:** 11111111

AM HONDA FIN (Q 03946001) Account # 411533952 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$29,202 **Opened:** 9/17
Loan Type: AUTOMOBILE **High Credit:** \$38,993 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M573 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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

AM HONDA FIN (Q 03946001) Account # 417553040 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$31,697 **Opened:** 4/18
Loan Type: AUTOMOBILE **High Credit:** \$35,643 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M679 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(13 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1

AM HONDA FIN (Q 03946001) Account # 421235380 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$37,873 **Opened:** 8/18
Loan Type: AUTOMOBILE **High Credit:** \$40,555 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M768 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 11X111111
Date:

TRADES

SYNCB/JCP (D 0235058D) Account # 600889592280 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$735 **Opened:** 6/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$837 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (47 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 3454933 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,104 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$6,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M285 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

OPORTUNPROG (F 02CX002) Account # 2559467 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$5,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 4/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (15 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111

AM HONDA FIN (Q 03946001) Account # 321638386 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: AUTOMOBILE **High Credit:** \$28,004 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111

OPORTUNPROG (F 02CX002) Account # 1687910 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 032M **Last Payment:** **Closed:** 12/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111

TRADES

AM HONDA FIN (Q 03946001) Account # 302474669 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: AUTOMOBILE **High Credit:** \$35,578 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 10/17
Remarks: CLOSED **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11

OportunProg (F 02CX002) Account # 1018141 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$3,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 5/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 1111X1XX11X1
Date: **Months 13-24:** 1XX111

AM HONDA FIN (Q 03946001) Account # 164548415 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: AUTOMOBILE **High Credit:** \$21,775 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 061M **Last Payment:** **Closed:** 8/15
Remarks: CLOSED **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (22 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
6/22/19	LENDIFY FINA (FNC4076411 CAL)		
1/08/19	LENDIFY FINA (FNC4076411 CAL)		
7/23/17	WEBBNK/FHUT (DMS4941133 WIS)		
7/22/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

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