



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/24/19 01:47 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ramirez , Elizabeth
 Current Address: 12121,E,Ferris Rd #3
 El Monte CA.91732

RAMIREZGUERRERO , ELIZABETH RUTH

Also Known As: RAMIREZGUERRERO,ELIZABETHRU
 TH
 RAMERIZGUERRERO,ELIZABETH,R
 RAMIREZ,ELIZABETH,RUT
SSN: 000-00-8965 **Phone:**
Date of Birth: 09/85 **In File Since:** 4/13

Current Address: 12121 FERRIS RD. #3.
 EL MONTE CA. 91732
Reported 4/13
Previous Address: 12119 FERRIS RD.
 EL MONTE CA. 91732
Reported 1/14

EMPLOYMENT

NEXEM ALLIED/ WE PACK IT ALL **Position:** EMPLOYEE **Start:** 5/18 **In File Since:** 5/19
End: **Effective:** 5/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	6 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type	Score	Explanation
VANTAGESCOR3	+623	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 16 The total of all balances on your open accounts is too high 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:** 0 **Trades:** 8 **Inquiries:** 10

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 3

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,955	\$1,250	\$502	\$0	\$25	60%
Installment	6	\$25,100	\$0	\$23,996	\$0	\$1,333	n/a
Total	8	\$27,055	\$1,250	\$24,498	\$0	\$1,358	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131667581101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$569 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M88 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 10297303 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$14,979 **Opened:** 4/18
Loan Type: AUTOMOBILE **High Credit:** \$16,256 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M417 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (12 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # WCO1172 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,673 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M184 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 6867 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$502 **Opened:** 5/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$502 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3391065 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,005 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M196 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47019891 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,770 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$2,770 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M448 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

DEARDENS (H 06471003) Account # 1081008 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$479 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012X **Last Payment:** **Closed:** 12/16
Remarks: CLOSED **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments (09 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
Amount:
Date:

HC ROYA (F 02919003) Account # 2261 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 4/13
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,453 **Past Due:** \$0 **Paid:** 7/15
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments (26 Months) 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111121111
Amount: **Months 13-24:** 111111121111
Date: **Months 25-36:** 11

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/24/19	LS FINANCING (FLA2613540 CAL)		
5/15/19	CHECK INTO C (FTN5147441 SCT)		
5/07/19	LENDIFY FINA (FNC4076411 CAL)		
5/06/19	ACE CASH EXP (FHO5134479 SCT)		
5/02/19	BK OF AMER (BNC2428053 FLA)		
5/01/19	APOYO FINANC (FNC6038461 CAL)		
4/29/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/18/19	LENDIFY FINA (FNC4076411 CAL)		
3/20/19	OPORTUN INC/ (FNC5587633 CAL)		
12/06/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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