



MELCHOR,ELENA;CA-707 Tucker St/Arvin CA 93203;Y-08131985;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 6-24-2019 TIME 16:43:54 V401 TCA5

ELENA MELCHOR SS: 395-53-6719* E: LA COUNTY VALERIO JESU
707 TUCKER ST DOB: 08/13/85 RPTD: 5-16 TO 5-17 I
ARVIN CA 932031437
RPTD: 8-17 TO 10-18 U 5X E: ELENA MELCHOR
LAST SUB: 2761980 CA
RPTD: 4-17 I

*1179 E 43RD ST
LOS ANGELES CA 900113225
RPTD: 2-15 TO 5-17 U 2X
ELENA MELCHOR SR

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 608 SCORE FACTORS: 64, 04, 87, 69
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
*DEARDENS HRV LLC 12-15 \$1,193-O \$1,151-C CHARGOFF DELINQ 180
2761980 FU ISC 14 1 5-31-19 \$418 9-18 (20) LLLLLLLLLL6666
1077866 5-19 665---2
*RECEIVABLES PERFORMANC 4-19 \$439-O COLLACCT
1984353 YC COL 1-P 1 6-01-19 \$439 6-19 (1) G
61237120 \$439
ORIGINAL CREDITOR: DIRECTV
*CREDIT MANAGEMENT LP 2-19 \$81-O COLLACCT
3980798 YC COL 1 1 5-31-19 \$81 4-19 (2) GG
68795144 \$81
ORIGINAL CREDITOR: CHARTER COMMUNICATIONS
*AMERIHOME MTG CO, LLC 4-17 \$132,554-O TRANSFER CUR WAS 30
2422400 FM R/F 30Y 2 11-05-18 11-18 (16) BCCCCCCCC1CCC
3000098605942 11-18 CCC
** TRANSFERRED TO ANOTHER LENDER **
*SYNCB/CARE CREDIT 3-16 \$1,000-L \$1,000-H CLOSED CUR WAS 90
1476770 BB CHG REV 1 5-30-19 \$289 2-18 (39) BCCCCCCCCCCCC
601918343433 5-19 \$40-A CCC321CCCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **
OPORTUN/PROGRESO FINAN 7-16 \$3,075-O PAID CURR ACCT
2530016 FP UNS 25-E 1 6-16-18 6-18 (23) BCCCCCCCCCCCC
1774164 6-18 CCCCCCCCCC
CAPITAL ONE AUTO FINAN 9-15 \$20,474-O PAID CURR ACCT
1638640 FA AUT 73 2 4-30-17 4-17 (19) BCCCCCCCCCCCC
62075256916031001 4-17 CCCCCC
*TOYOTA MOTOR CREDIT 4-17 \$44,046-O OPEN CUR WAS 30-5
1602300 FA AUT 84 2 5-31-19 \$35,945 10-18 (26) CCCCCCCC111CC
70402663636340001 5-19 \$792-A CCC11CCCCC
BANK OF AMERICA 2-15 \$3,000-L \$3,012-H OPEN CURR ACCT
1230206 BC CRC REV 1 6-05-19 \$2,871 6-19 (53) CCCCCCCCCCCCC
2229 5-19 \$76 CCCCCCCCCCCCC

MIDLAND MTG / MIDFIRST	4-17	\$132,554-O		OPEN	CURR ACCT
3992573 BM R/F 30Y 4	4-30-19	\$128,458	4-19	(5)	CCCCC
57584674		\$1,166-A			

----- INQUIRIES -----

CAP ONE NA	6-22-19	2844550 BC			
AURA FINANCIAL/LENDIFY	6-22-19	2327360 FP			
OPORTUN/PROGRESO FINAN	6-21-19	2530016 FP			
JPMCB CARD	3-16-19	1203600 BC			
OPORTUN/PROGRESO FINAN	11-16-18	2530016 FP			
OPORTUN/PROGRESO FINAN	6-16-18	2530016 FP			
OPORTUN/PROGRESO FINAN	2-12-18	2530016 FP			
700 CREDIT/NISSAN OF B	2-10-18	7968099 AU		UNK	AUT

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT
 END -- EXPERIAN