



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/27/19 21:31 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Galvan, Breezy
 Current Address: 2120,,Park Way 5
 Bakersfield CA.93304

GALVAN , BREEZY LYNN

Also Known As: HOPPER,BREEZY,LYNN
SSN: 000-00-0527
Date of Birth: 02/78
Phone:
In File Since: 12/94

Current Address:
 22 MONTROSE ST.
 BAKERSFIELD CA. 93305
 Reported 10/16

Previous Address:
 2120 PARK WY. #5.
 BAKERSFIELD CA. 93304
 Reported 9/18

Previous Address:
 6801 PAULINE CT.
 BAKERSFIELD CA. 93307

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
BAKERSFIELD MED CENT				1/06	
BAKERSFIELD FAMILY MEDICAL	MED ASST			2/05	

SCORING

Type	Score	Explanation
VANTAGESCOR3	+551	98 There is a bankruptcy on your credit report 15 Newest delinquent or derogatory payment status on your accounts is too recent 04 The balances on your accounts are too high compared to loan amounts 32 Balances on bankcard or revolving accounts too high compared to credit limits SCORECARD: 01 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:	1	Collections:	1	Trades:	16	Inquiries:	8
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	9	Occurrence of Historical Negatives:	16		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$4,373	\$4,151	\$4,286	\$0	\$191	2%
Installment	9	\$81,614	\$0	\$65,626	\$0	\$987	n/a
Mortgage	1	\$206,094	\$0	\$196,069	\$0	\$1,514	n/a
Closed w/Balance	-	n/a	n/a	\$1,630	\$601	\$127	n/a
Total	16	\$292,081	\$4,151	\$267,611	\$601	\$2,819	

COLLECTIONS

COLL CONSULT (Y 4116001) Account # 7113432 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$324 **Opened:** 12/13
Account Type: OPEN **Balance:** \$324 **Paid:**
Responsibility: I **Past Due:** \$324 **Closed:**
Last Payment: **Verified:** 5/19
Update Method: automated

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

PUBLIC RECORDS

Z 5087700 Docket # 1218542
Type: CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 10/12
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: C **Attorney:** CURTIS E FLOYD **Liabilities:** **Paid:** 2/13
Orig Balance:
Curr Balance:

TRADES

SYNCB/JCP (D 0235058D) Account # 600889682599 Account Rating R05
Type: REVOLVING **Credit Limit:** \$1,010 **Balance:** \$1,354 **Opened:** 10/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,354 **Past Due:** \$396 **Paid:**
Responsibility: I **Terms:** MIN81 **Last Payment:** **Closed:** 4/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 2 1 2 **Delinquency** **Maximum:** 5/19 (05) **Payment Pattern** **Months 1-12:** 543211111111
(32 Months) 30 60 90 **Amount:** \$316 **Months 13-24:** 112111111111
Date: 5/19 **Months 25-36:** 11111111

SYNCB/WALMAR (D 0235057X) Account # 603220378328 Account Rating R05
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$276 **Opened:** 12/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$438 **Past Due:** \$205 **Paid:**
Responsibility: I **Terms:** MIN46 **Last Payment:** **Closed:** 3/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 5/19 (05) **Payment Pattern** **Months 1-12:** 543211111111
(18 Months) 30 60 90 **Amount:** \$160 **Months 13-24:** 111111
Date: 5/19

CES/UHEAA (E 01FSM479) Account # A090741911 Account Rating I04
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/08
Loan Type: STUDENT LOAN **High Credit:** \$7,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 2/16
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 2/16
Update Method: automated
Late Payments 0 1 0 **Delinquency** **Maximum:** 2/16 (04) **Payment Pattern** **Months 1-12:** 311111XXX111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111XXXXXX
Date: 2/16 **Months 25-36:** XXX111XXXX1X
Months 37-48: XXXXXXXX11

TRADES

CB/VICSCRT (C 016US001) Account # 585637531796 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 7/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$87 **Past Due:** \$0 **Paid:** 12/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111121
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

SYNCB/CARECR (F 0999206T) Account # 601918341809 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 3/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$476 **Past Due:** \$0 **Paid:** 12/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111211111
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111

CITI (B 064DB040) Account # 410039003927 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,500 **Balance:** \$3,654 **Opened:** 11/16
Loan Type: CREDIT CARD **High Credit:** \$3,654 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN132 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(30 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

CAPITAL ONE (B 01DTV001) Account # 517805841542 Account Rating R01
Type: REVOLVING **Credit Limit:** \$551 **Balance:** \$632 **Opened:** 4/14
Loan Type: CREDIT CARD **High Credit:** \$632 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN59 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

PENNYMAC (F 02CCH001) Account # 6188009080784 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$196,069 **Opened:** 9/16
Loan Type: FHA REAL ESTATE **High Credit:** \$206,094 **Past Due:** \$0 **Paid:**
MORTGAGE **Terms:** 360M1514 **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 6/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(30 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

TRADES

DPT ED/NAVI (B 06372061) Account #804931E00120080929 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,180 **Opened:** 9/08
Loan Type: STUDENT LOAN **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 4/19 (04) **Payment Pattern** **Months 1-12:** 411111X11111
(48 Months) 30 60 90 **Amount:** \$218 **Months 13-24:** XX1111111111
Date: 4/19 **Months 25-36:** 111111111111
Months 37-48: 111111111X11

DPT ED/NAVI (B 06372061) Account #804931E00220080929 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,026 **Opened:** 9/08
Loan Type: STUDENT LOAN **High Credit:** \$4,582 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 4/19 (04) **Payment Pattern** **Months 1-12:** 411111X11111
(48 Months) 30 60 90 **Amount:** \$263 **Months 13-24:** XX1111111111
Date: 4/19 **Months 25-36:** 111111111111
Months 37-48: 111111111X11

AVANT (F 02E8W001) Account #3376560 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,175 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M187 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:** **Date:**

CAF (F 045WK001) Account #19861687 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,517 **Opened:** 3/15
Loan Type: AUTOMOBILE **High Credit:** \$20,490 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 060M425 **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
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

MATADORS CCU (Q 0157N001) Account #10161900705 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$36,256 **Opened:** 7/17
Loan Type: SECURED **High Credit:** \$40,242 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 144M375 **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
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

TRADES

UHEAA (E 0417N020) Account # 5467270820UT00001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,271 **Opened:** 2/08
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: ACCOUNT IN FORBEARANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 1 0 **Delinquency** **Maximum:** 11/17 (03) **Payment Pattern** **Months 1-12:** XXXXXXXX1111
(38 Months) 30 60 90 **Amount:** \$86 **Months 13-24:** 1111X3111111
Date: 11/17 **Months 25-36:** 111111111111
Months 37-48: 11

UHEAA (E 0417N020) Account # 5467270820UT00002 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,201 **Opened:** 2/08
Loan Type: STUDENT LOAN **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**
Remarks: ACCOUNT IN FORBEARANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 1 0 **Delinquency** **Maximum:** 11/17 (03) **Payment Pattern** **Months 1-12:** XXXXXXXX1111
(38 Months) 30 60 90 **Amount:** \$110 **Months 13-24:** 1111X3111111
Date: 11/17 **Months 25-36:** 111111111111
Months 37-48: 11

MODEL FINL (F 022MJ001) Account # 21026834 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/06
Loan Type: RECREATIONAL **High Credit:** \$5,103 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 12/10
Remarks: SIMPLE INTEREST LOAN **Charge Off:** **Verified:** 12/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/27/19	LS FINANCING (FLA2613540 CAL)		
2/23/19	CHECKNGO/AXF (FCI1430459 DAY)		
1/30/19	WEBBANK/AVAN (FCH2266637 CHI)		
11/20/18	CHECKNGO/AXF (FCI1430459 DAY)		
8/29/18	KERN CT&TNT (ZBF1667832 CAL)		
7/22/18	CHECK INTO C (FTN5147441 SCT)		
1/17/18	CHECK INTO C (FTN5147441 SCT)		
12/08/17	SYNCB/WALMRT (NNY1212732 EAS)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA E DIST BK	ZP05087700	(599) 499-5800	2500 TULARE STREET FRESNO, CA 93721

REPORT SERVICED BY

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