



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

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Garnica, Marcela  
 Current Address: 4396,,Planet circle Cir  
 Union city CA.94587

**TRANSUNION CONSUMER CREDIT REPORT**

**GARNICARAMIREZ , MARCELA**

**Also Known As:**

GARNICA,MARCELA  
 RAMIREZGARNICA,MARCELA

SSN: 000-00-0000  
 Date of Birth: 08/77

Phone:

In File Since: 9/18

**Current Address:**

4396 PLAME CI.  
 UNION CITY CA. 94587

Reported 9/18

**SCORING**

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+635</b>	97 You have too few credit accounts 49 Lack of sufficient relevant bankcard or revolving account information 12 The date that you opened your oldest account is too recent 85 You have too many inquiries on your credit report SCORECARD: 04

**CREDIT INFORMATION Summary (Total History)**

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 2	<b>Inquiries:</b> 7				
<b>Negative Trade Accounts:</b> 0	<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	\$4,000	\$0	\$2,675	\$0	\$320	n/a
<b>Total</b>	<b>2</b>	<b>\$4,000</b>	<b>\$0</b>	<b>\$2,675</b>	<b>\$0</b>	<b>\$320</b>	

**TRADES**

LENDIFY FIN (F 02G6T001)	Account # 101477847101	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$950	<b>Opened:</b> 9/18
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,400	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 014M133	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 5/19
<b>Late Payments</b> (08 Months) 0 0 0	<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Update Method:</b> automated
30 60 90		<b>Date:</b>	<b>Months 1-12:</b> 111X1111
		<b>Payment Pattern</b>	

**TRADES**

OportunProg (F 02CXY002)		Account # 2999139	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$1,725
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$2,600	<b>Opened:</b> 9/18
<b>Responsibility:</b> I		<b>Terms:</b> 019M187	<b>Paid:</b>
<b>Remarks:</b>			<b>Closed:</b>
			<b>Verified:</b> 5/19
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>		<b>Maximum:</b>	<b>Payment Pattern</b>
(07 Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 1111111
		<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/27/19	LS FINANCING (FLA2613540 CAL)		
6/27/19	LENDIFY FINA (FNC4076411 CAL)		
6/27/19	SYNCB/PPC (BMA2450957 EAS)		
6/20/19	SYNCB/PPMC (NNY2135844 EAS)		
11/13/18	LENDIFY FINA (FNC4076411 CAL)		
9/27/18	LENDIFY FINA (FNC4076411 CAL)		
9/01/18	Oportun/Prog (FNC3435243 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)