



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/28/19 01:44 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Huitron, Maricela  
 Current Address: 11924,,Grevillea Ave D  
 Hawthorne CA.90250

HUITRON , MARICELA

Also Known As: SSN: 000-00-3447 Phone: In File Since: 4/04  
 Date of Birth: 12/85

**Current Address:**  
 11924 GREVILLEA AV. #D.  
 HAWTHORNE CA. 90250  
 Reported 5/16

**Previous Address:**  
 11885 GREVILLEA AV. #11.  
 HAWTHORNE CA. 90250  
 Reported 6/13

**Previous Address:**  
 4238 W. IMPERIAL HY.  
 INGLEWOOD CA. 90304

### EMPLOYMENT

**SHERATON** Position: CONVENTIONAL DIRECTO Start: In File Since: 11/18  
 End: Effective: 11/18

**HMS HOST** Position: MANAGER Start: In File Since: 8/07  
 End: Effective: 8/07

### SCORING

Type Score Explanation  
**VANTAGESCOR3** **+514** 04 The balances on your accounts are too high compared to loan amounts  
 12 The date that you opened your oldest account is too recent  
 07 You have too many delinquent or derogatory accounts  
 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: 2 Trades: 9 Inquiries: 12

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$4,546	\$4,600	\$4,071	\$0	\$153	12%
Installment	4	\$25,856	\$0	\$28,973	\$524	\$718	n/a
Closed w/Balance-		n/a	n/a	\$331	\$331	\$0	n/a
<b>Total</b>	<b>9</b>	<b>\$30,402</b>	<b>\$4,600</b>	<b>\$33,375</b>	<b>\$855</b>	<b>\$871</b>	

**COLLECTIONS**

ERC (Y 26MT002)	Account # 206148418	Account Rating O9B
<b>Original Creditor:</b> TMOBILE(cableOrCellular )	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$331
<b>Account Type:</b> OPEN		<b>Balance:</b> \$331
<b>Responsibility:</b> I		<b>Past Due:</b> \$331
		<b>Last Payment:</b>
		<b>Opened:</b> 3/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

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LVNV FUNDING (Y 21T9002)	Account # 5178058570211428	Account Rating O9B
<b>Original Creditor:</b> CAPITAL ONE N A(financial)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$400
<b>Account Type:</b> OPEN		<b>Balance:</b> \$400
<b>Responsibility:</b> I		<b>Past Due:</b> \$400
		<b>Last Payment:</b>
		<b>Opened:</b> 7/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

FST PREMIER (B 041PF045)	Account # 517800650610	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$331
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$397	<b>Past Due:</b> \$331
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER		<b>Charge Off:</b>
		<b>Opened:</b> 12/14
		<b>Paid:</b>
		<b>Closed:</b> 7/15
		<b>Verified:</b> 9/18
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

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USDOE/GLELSI (E 0368N5AV)	Account # 0166798581	Account Rating I04
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$14,434
<b>Loan Type:</b> STUDENT LOAN	<b>High Credit:</b> \$9,434	<b>Past Due:</b> \$524
<b>Responsibility:</b> I	<b>Terms:</b> M174	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 8/10
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 5/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (48 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum:</b> 5/19 (04)	<b>Months 1-12:</b> 1111111111XX1
	<b>Amount:</b> \$524	<b>Months 13-24:</b> 1111XX1111XX
	<b>Date:</b> 5/19	<b>Months 25-36:</b> XXXXXXXX1111
		<b>Months 37-48:</b> 111X11XX11

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CITI (B 064DB002)	Account # 542418134189	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$2,000	<b>Balance:</b> \$1,968
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$1,968	<b>Past Due:</b> \$0
<b>Responsibility:</b> A	<b>Terms:</b> MIN30	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 6/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (11 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b> 1111111111
	<b>Amount:</b>	
	<b>Date:</b>	

TRADES

SYNCB/LIVSPC (F 0999208K) Account # 601919260566 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,685 **Opened:** 1/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,027 **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:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/OLDNAV (C 0235058G) Account # 601859640777 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$167 **Opened:** 4/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$220 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN39 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131609922101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$144 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M99 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

ALLY FINCL (F 0259237L) Account # 611927771855 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$14,280 **Opened:** 11/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$15,387 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M359 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644107654 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$251 **Opened:** 7/18  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$331 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OPORTUNPROG (F 02CXY002)	Account # 3116846	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$115
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$535	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 008M86	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 11/18
		<b>Paid:</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>
(05 Months) 30 60 90	<b>Amount:</b>	<b>Months 1-12:</b> 11111
	<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/28/19	LS FINANCING (FLA2613540 CAL)		
6/27/19	LENDIFY FINA (FNC4076411 CAL)		
3/14/19	CROSS CNTRY (FHO5746472 SCT)		
1/25/19	LENDIFY FINA (FNC4076411 CAL)		
11/28/18	AMERICREDIT (FDF0027016 SCT)		
11/19/18	JPMCB AUTO (BCP0006508 NTL)		
11/19/18	COAF (FPC1246538 NTL)		
11/19/18	FIFTH THIRD (BCI1780815 DAY)		
11/12/18	FORD OF SANT (ACH0210613 CHI)		
11/04/18	OPORTUN INC/ (FNC5587633 CAL)		
1/29/18	CREDCO (ZCO5941565 CAL)		
9/15/17	CBNA/SEARS (BCE2532232 CHI)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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