



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/29/19 14:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Torres , Jeanette  
 Current Address: 22953,,Cougar st  
 Perris CA.92570

**TORRES , JEANETTE**

**Also Known As:**

ALDERETE,JEANETTETORRES  
 CARBAJAL,JEANETTE  
 JEANETTE,CARBAJAL

**SSN:** 000-00-6395  
**Date of Birth:** 02/83

**Phone:**

**In File Since:** 2/04

**Current Address:**

39337 E. 10TH ST.  
 PALMDALE CA. 93550

Reported 6/11

**Previous Address:**

943 E. AVENUE R #43.  
 PALMDALE CA. 93550

Reported 9/06

**Previous Address:**

22953 COUGAR ST.  
 PERRIS CA. 92570

### EMPLOYMENT

**SELF EMPLOYED - BABYSITTER**

**Position:** BABYSITTER

**Start:**

**End:**

**In File Since:** 5/18

**Effective:** 5/18

**MONUMENTAL INSURANCE**

**Position:**

**Start:**

**End:**

**In File Since:** 3/18

**Effective:** 3/18

### ALERTS AND SPECIAL MESSAGES

**Type**

**FRAUD ALERT**

**Explanation**

#HK#IFCRA INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+547**

**Explanation**

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  
 95 You have too many collection agency accounts that are unpaid  
 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:** 8      **Trades:** 6      **Inquiries:** 17

**Negative Trade Accounts:** 5      **Trade Accounts with Any Historical Negatives:** 1      **Occurrence of Historical Negatives:** 10

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b>	5	\$15,756	\$0	\$15,311	\$0	\$393	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$10,659	\$10,659	\$0	n/a
<b>Total</b>	<b>6</b>	<b>\$15,756</b>	<b>\$0</b>	<b>\$25,970</b>	<b>\$10,659</b>	<b>\$393</b>	

COLLECTIONS

CREDIT COLL (Y 1GZD005)		Account # 68489622	Account Rating O9B
<b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$135	<b>Opened:</b> 3/18
<b>Account Type:</b> OPEN		<b>Balance:</b> \$135	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$135	<b>Closed:</b>
		<b>Last Payment:</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>		
ERC (Y 26MT002)		Account # 136593425	Account Rating O9B
<b>Original Creditor:</b> AT T U VERSE(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$124	<b>Opened:</b> 10/15
<b>Account Type:</b> OPEN		<b>Balance:</b> \$124	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$124	<b>Closed:</b>
		<b>Last Payment:</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>		
DIVERSIFIED (Y 2BAF001)		Account # 73397690	Account Rating O9B
<b>Original Creditor:</b> CHARTER COMMUNICATION(cable OrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$344	<b>Opened:</b> 8/18
<b>Account Type:</b> OPEN		<b>Balance:</b> \$958	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$958	<b>Closed:</b>
		<b>Last Payment:</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>		
PORTFOLIO RC (Y 1KSE003)		Account # 6008895920073391	Account Rating O9B
<b>Original Creditor:</b> SYNCHRONY BANK(banking)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$257	<b>Opened:</b> 1/15
<b>Account Type:</b> OPEN		<b>Balance:</b> \$257	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$257	<b>Closed:</b>
		<b>Last Payment:</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>		
HIGH DESERT (Y 622N001)		Account # 702073115353023	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$250	<b>Opened:</b> 5/15
<b>Account Type:</b> OPEN		<b>Balance:</b> \$250	<b>Paid:</b>
<b>Responsibility:</b> I		<b>Past Due:</b> \$250	<b>Closed:</b> 8/13
		<b>Last Payment:</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>		

**COLLECTIONS**

RECMGMT SRVC (Y 29MG001) Account # 520004080658 Account Rating O9B  
**Original Creditor:** PROGRESSIVE INSURANCE(insurance) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$250 **Balance:** \$250 **Past Due:** \$250  
**Responsibility:** I **Last Payment:** **Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

CREDNCE RM (Y 2FSS001) Account # 246633304 Account Rating O9B  
**Original Creditor:** DIRECTV(cableOrCellular ) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$561 **Balance:** \$561 **Past Due:** \$561  
**Responsibility:** I **Last Payment:** **Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

CMRE FINANCE (Y 2746006) Account # 90LLU3000034046779 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$791 **Balance:** \$1,096 **Past Due:** \$1,096  
**Responsibility:** I **Last Payment:** **Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

EDUC EMP CU (Q 070HM003) Account # 1188886701 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13  
**Loan Type:** AUTOMOBILE **High Credit:** \$11,826 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M **Last Payment:** **Closed:** 7/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
(Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889592007 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$157 **Balance:** \$0 **Opened:** 12/13  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$136 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/14  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/15  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
(Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

US DEPT ED (V 01550004) Account # 27136441 Account Rating I9B  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,321 **Opened:** 6/11  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,943 **Past Due:** \$6,321 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 2/17  
**Remarks:** STUDENT LOAN PERM ASSIGN GOVERNMENT **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

US DEPT ED (V 01550004) Account # 27138293 Account Rating I9B  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,338 **Opened:** 6/11  
**Loan Type:** STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$4,338 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 2/17  
**Remarks:** STUDENT LOAN PERM ASSIGN GOVERNMENT **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

USDOE/GLELSI (E 0368N5AV) Account # 3014798581 Account Rating I05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/11  
**Loan Type:** STUDENT LOAN **High Credit:** \$8,402 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/15  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 11/15  
**Update Method:** automated  
**Late Payments** 0 0 10 **Delinquency** **Maximum:** 3/15 (05) **Payment Pattern** **Months 1-12:** 55555554111  
 (48 Months) 30 60 90 **Amount:** \$475 **Months 13-24:** 11XXXXXX4111  
**Date:** 3/15 **Months 25-36:** 1XXXXX11XX11  
**Months 37-48:** 111111111111

SANTANDER (F 01R18003) Account # 30000212475991000 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,311 **Opened:** 4/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$15,756 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 073M393 **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  
 (13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/29/19	LS FINANCING (FLA2613540 CAL)		
6/28/19	APOYO FINANC (FNC6038461 CAL)		
4/15/19	CURACAO (HLA2456536 CAL)		
2/11/19	CAP ONE (BPC2699824 NTL)		
2/09/19	SYNCB/WALMRT (NNY1212732 EAS)		
2/09/19	SYNCB/LOWES (NNY2120170 EAS)		
10/29/18	CAP ONE (BPC2699824 NTL)		
10/06/18	CHECKNGO/AXF (FCI1430459 DAY)		
9/16/18	EXETER FIN (FDF1654822 SCT)		
9/16/18	COAF (FPC1246538 NTL)		
9/04/18	COAF (FPC1246538 NTL)		
7/06/18	SYNCB/WALMRT (NNY1212732 EAS)		
7/06/18	SYNCB/JCP (NNY1212672 EAS)		
5/20/18	AUTO EMPIRE (ALA6394312 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
5/11/18	CURACAO (HLA2456536 CAL)		
4/03/18	COAF (FPC1246538 NTL)		
3/21/18	COAF (FPC1246538 NTL)		

**REPORT SERVICED BY**

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TRANSUNION  
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