



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/29/19 14:57 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Arechiga, Ana
 Current Address: 3722,E,58 st
 Maywood CA.90270

ARECHIGA , ANA L.

Also Known As:

GARECHIGA,ANA,L
 ARECHIGA,ARECHIGA,G
 GIL,ANA,LILIA

SSN: 000-00-2945
Date of Birth: 03/62

Phone:

In File Since: 3/96

Current Address:
 3722 E. 58TH ST.
 MAYWOOD CA. 90270
Reported 6/11

Previous Address:
 4127 BECK AV. #D.
 BELL CA. 90201
Reported 6/07

Previous Address:
 7108 OTIS AV. #A.
 BELL CA. 90201

EMPLOYMENT

LILIANS PROMOTION
 MAYWOOD, CA.

Position: PROMOTORA

Start:
End:

In File Since: 2/09
Effective: 2/09

SCORING

Type

VANTAGESCOR3

Score
+599

Explanation

- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 06 You have too many accounts that were opened recently
- 16 The total of all balances on your open accounts is too high

SCORECARD: 08

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:** 0 **Trades:** 15 **Inquiries:** 18

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 19

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	14	\$6,063	\$10,442	\$5,031	\$0	\$311	52%
Total	15	\$6,063	\$10,442	\$5,031	\$0	\$311	

TRADES

SYNCB/JCP (D 0235058D) Account # 600889682818 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$44 **Opened:** 12/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$174 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **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
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

CBNA (B 06256492) Account # 512106526192 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,002 **Balance:** \$965 **Opened:** 2/19
Loan Type: CREDIT CARD **High Credit:** \$965 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

CB/VICSCRT (C 016US001) Account # 585637535233 Account Rating R01
Type: REVOLVING **Credit Limit:** \$720 **Balance:** \$26 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$150 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN26 **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
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

CB/NY&CO (C 01NZ8074) Account # 63633 Account Rating R01
Type: REVOLVING **Credit Limit:** \$550 **Balance:** \$0 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$44 **Past Due:** \$0 **Paid:** 3/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TARGET/TD (D 06476007) Account # 585975213891 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$20 **Opened:** 1/19
Loan Type: CREDIT CARD **High Credit:** \$95 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN20 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

CITI-SHELL (B 0282E022) Account # 4598 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$449 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$478 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **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:

WF/BOBS FN (H 021GJ660) Account # 577442244231 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$711 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$971 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **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:

CCB/FE21CC (C 01N28326) Account # 578097102537 Account Rating R01
Type: REVOLVING **Credit Limit:** \$670 **Balance:** \$0 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$191 **Past Due:** \$0 **Paid:** 1/19
Responsibility: I **Terms:** **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
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111
Date:

CB/CLDWTRCC (C 01N28332) Account # 778850300035 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

NORDSTM/TD (B 02FAH002) Account # 414721104304 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,152 **Opened:** 1/19
Loan Type: CREDIT CARD **High Credit:** \$1,152 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **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:

TRADES

BK OF AMER (B 01597029) Account # 2038 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$443 **Opened:** 12/17
Loan Type: SECURED CREDIT CARD **High Credit:** \$543 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **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
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

SYNCB/NETWRK (B 0561R006) Account # 650172038217 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,200 **Balance:** \$311 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$363 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796239198 Account Rating R01
Type: REVOLVING **Credit Limit:** \$550 **Balance:** \$542 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$542 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **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
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

DSNB MACYS (D 02A5T001) Account # 603534011557 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$368 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$395 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

FAMILY LA CO (V 065DK001) Account # 370022937 Account Rating O01
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 10/08
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/14
Remarks: CLOSED **Charge Off:** **Verified:** 7/14
Update Method: automated
Late Payments 0 0 19 **Delinquency** **Maximum:** 10/12 (05) **Payment Pattern** **Months 1-12:** 5X5555555555
(23 Months) 30 60 90 **Amount:** \$61,128 **Months 13-24:** 555555X55
Date: 10/12

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/29/19	LS FINANCING (FLA2613540 CAL)		
5/12/19	CAPITAL ONE (BPC3575459 NTL)		
4/13/19	CAP ONE (BPC2699824 NTL)		
3/23/19	WF BANK NA (HDM2693338 ILM)		
3/13/19	CB INDIGO (BPT4997215 WAS)		
3/10/19	CAP ONE (BPC2699824 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
2/21/19	CAP ONE (BPC2699824 NTL)		
2/13/19	CAP ONE (BPC2699824 NTL)		
2/11/19	CAP ONE (BPC2699824 NTL)		
1/28/19	CAP ONE (BPC2699824 NTL)		
12/12/18	BOM/TCI-TV (FSF8337574 MWB)		
8/22/18	CAP ONE (BPC2699824 NTL)		
3/12/18	SYNCB (NDY1263431 DAY)		
12/26/17	OPORTUN/PROG (FNC3435243 CAL)		
12/05/17	CBNA/SEARS (BCE2532238 CHI)		
10/23/17	CAP ONE (BPC2699824 NTL)		
9/21/17	BK OF AMER (BNC6199555 FLA)		
9/13/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

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