



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/29/19 15:05 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Pineda, Hortencia
 Current Address: 260,N,Hortencia Pineda Dr
 C31
 Escondido CA.92027

PINEDA , HORTENCIA

Also Known As: TINEDA,HORTENCIA SSN: 000-00-7528 Phone: In File Since: 10/01
 Date of Birth: 11/82

Current Address:
 260 N. MIDWAY DR. #C31.
 ESCONDIDO CA. 92027
 Reported 3/10

Previous Address:
 1403 CALICO LN.
 ESCONDIDO CA. 92029
 Reported 1/07

Previous Address:
 1501 E. GRAND AV. #5324.
 ESCONDIDO CA. 92027

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
LOWES	CUST SERVICE			9/18	10/18
CIRCLE K WEST				3/14	3/14

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+571	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 44 Too many bankcard or revolving accounts with delinquent or derogatory status 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:	1	Trades:	7	Inquiries:	14
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	14		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	6	\$23,900	\$0	\$28,058	\$0	\$610	n/a
Closed w/Balance	-	n/a	n/a	\$382	\$382	\$0	n/a
Total	7	\$23,900	\$0	\$28,440	\$382	\$610	

COLLECTIONS

PROFBURCOL (Y 2CT3001) Account # WDS42786 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$1,797 **Opened:** 12/18
Responsibility: I **Balance:** \$1,797 **Paid:**
Past Due: \$1,797 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805961694 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$382 **Opened:** 3/18
Loan Type: CREDIT CARD **High Credit:** \$429 **Past Due:** \$382 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

USDOE/GLELSI (E 0368N5AV) Account # 4247798581 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/11
Loan Type: STUDENT LOAN **High Credit:** \$10,698 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/14
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 12/14
Update Method: automated

Late Payments 0 0 12 **Delinquency** **Maximum:** 7/13 (05) **Payment Pattern**
 (43 Months) 30 60 90 **Amount:** \$576 **Months 1-12:** 555555554111
Date: 7/13 **Months 13-24:** 11XX54111111
Months 25-36: 411111111111
Months 37-48: 11111111

DEPTEDNELNET (E 02CNN001) Account # 900000519486229 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,469 **Opened:** 5/11
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 300M45 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 1 **Delinquency** **Maximum:** 12/16 (04) **Payment Pattern**
 (40 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: 12/16 **Months 13-24:** 111111111111
Months 25-36: X11141111X11
Months 37-48: 1111

POSSIBLEFINA (F 02GNH001) Account # BP0MF21FE8D03LQ4YP Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$117 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M63 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

DEPTEDNELNET (E 02CNN001) Account # 900000519486329 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,805 **Opened:** 5/11
Loan Type: STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 300M104 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 1 **Delinquency** **Maximum:** 12/16 (04) **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: 12/16 **Months 13-24:** 111111111111
Months 25-36: X111411111111
Months 37-48: 111

TOP FIN CO (F 02AYQ001) Account # 30181303 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$13,667 **Opened:** 9/18
Loan Type: AUTOMOBILE **High Credit:** \$14,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M398 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

POSSIBLEFINA (F 02GNH001) Account # PS4C23SZ0024T44IYX Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$130 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 002M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/29/19	LS FINANCING (FLA2613540 CAL)		
5/23/19	LENDIFY FINA (FNC4076411 CAL)		
12/15/18	CELTIC/CONT (FNJ1271865 EAS)		
9/18/18	JPMCB AUTO (BCP0006508 NTL)		
9/15/18	EXETER FIN (FDF1654822 SCT)		
9/15/18	TIDEWATER CR (FTW0124686 EAS)		
9/15/18	REGIONAL ACC (BNC2081415 FLA)		
9/14/18	AMERICREDIT (FDF0027016 SCT)		
9/14/18	NORTH COUNTY (ALA1243759 CAL)		
9/10/18	NORTH COUNTY (ALA1243759 CAL)		
8/16/18	TOYOTA ESCON (ALA5603282 CAL)		
3/21/18	CAP ONE (BPC2699824 NTL)		
8/11/17	CAP ONE (BPC2699824 NTL)		
7/22/17	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
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