



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/01/19 13:20 CT

**TRANSUNION CONSUMER CREDIT REPORT**

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Sanchez , Maria  
 Current Address: 2301 S Flower st  
 Wasco CA.93280

**SANCHEZSANCHEZ , MARIA D.**

**Also Known As:**

SANCHEZ, MARIA, DELROSARIO  
 SANCHEZSANCHEZ, MARIA, DELRO  
 SAR

**SSN:** 000-00-0000

**Phone:**

**In File Since:** 1/16

**Date of Birth:** 09/83

**Current Address:**

2301 FLOWER ST.  
 WASCO CA. 93280

**Reported 11/16**

**Previous Address:**

1900 POPLAR AV. #104.  
 WASCO CA. 93280

**Reported 1/16**

**SCORING**

**Type**

**VANTAGESCOR3**

**Score**

**+654**

**Explanation**

- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 16 The total of all balances on your open accounts is too high
- 04 The balances on your accounts are too high compared to loan amounts

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)**

<b>Public Records:</b>	0	<b>Collections:</b>	0	<b>Trades:</b>	9	<b>Inquiries:</b>	3
<b>Negative Trade Accounts:</b>	0	<b>Trade Accounts with Any Historical Negatives:</b>	0	<b>Occurrence of Historical Negatives:</b>	0		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	4	\$9,336	\$10,000	\$6,554	\$0	\$310	34%
<b>Installment</b>	5	\$8,000	\$0	\$6,385	\$0	\$315	n/a
<b>Total</b>	<b>9</b>	<b>\$17,336</b>	<b>\$10,000</b>	<b>\$12,939</b>	<b>\$0</b>	<b>\$625</b>	

TRADES

BRNDSRC/CBNA (H 02DJT001) Account # 603554361344 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,360 **Opened:** 2/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,060 **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:** 1111  
(04 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:** **Months 25-36:** 1111

BK OF AMER (B 01597029) Account # 2542 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,489 **Opened:** 8/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,489 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN42 **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  
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11111111

OPORTUNPROG (F 02CX002) Account # 2734412 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,385 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$8,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M315 **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:**

SYNCB/CARECR (F 0999206T) Account # 601918362891 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$6,000 **Balance:** \$3,705 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$5,787 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN240 **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  
(10 Months) 30 60 90 **Amount:**

SYNCB/CARECR (F 0999206T) Account # 601918362817 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$6,000 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$5,776 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/18  
**Remarks:** CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(11 Months) 30 60 90 **Amount:** **Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2287465 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 029M **Last Payment:** **Closed:** 4/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Months 1-12:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2056576 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 7/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Months 1-12:** 11111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(05 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1851322 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16  
**Loan Type:** UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Months 1-12:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1623248 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 6/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/16  
**Update Method:** automated  
**Months 1-12:** 11  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(02 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/01/19	LS FINANCING (FLA2613540 CAL)		
1/23/19	VERIZON WIRE (ULA7577611 CAL)		
7/28/18	SYNCB (NDY1263431 DAY)		

**REPORT SERVICED BY**

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TRANSUNION  
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