



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/03/19 23:19 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Huerta, Rocio
 Current Address: 6645,W, sylmar av Ave 101
 VAN NUYS CA.91405

HERNANDEZ , ROCIO

Also Known As:

HUERTA,ROCIO,E
 HERNANDEZ,ROCIO,ELIZBETH
 HERNANDEZHUERTA,ROCIO,ELIZB
 ET

SSN: 000-00-5231
 Date of Birth: 05/87

Phone:

In File Since: 9/13

Current Address:

6645 SYLMAR AV. #101.
 VAN NUYS CA. 91405

Reported 9/13

EMPLOYMENT

POQUITO MAS

Position: MANAGER

Start: 3/13
 End:

In File Since: 5/19
 Effective: 4/16

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

VANTAGESCOR3

Score
+612

Explanation

12 The date that you opened your oldest account is too recent
 16 The total of all balances on your open accounts is too high
 63 Lack of sufficient relevant real estate account information
 32 Balances on bankcard or revolving accounts too high compared to credit limits
 SCORECARD: 07
 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: 16 Inquiries: 15

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$6,433	\$10,916	\$5,393	\$0	\$269	51%
Installment	9	\$38,747	\$0	\$28,214	\$0	\$1,391	n/a
Total	16	\$45,180	\$10,916	\$33,607	\$0	\$1,660	

TRADES

NISSAN MOTOR (Q 0507T073) Account # 102466540220001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$24,800 **Opened:** 9/17
Loan Type: AUTOMOBILE **High Credit:** \$32,522 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M538 **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
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111
Date:

CURACAO (H 083UH001) Account # 543972 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,716 **Balance:** \$0 **Opened:** 6/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$168 **Past Due:** \$0 **Paid:** 6/19
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
(12 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796235876 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,350 **Balance:** \$1,325 **Opened:** 7/17
Loan Type: CREDIT CARD **High Credit:** \$1,383 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN67 **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
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111
Date:

SYNCB/WALMAR (D 0235057X) Account # 603220379518 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 4/19
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:** 11
(02 Months) 30 60 90 **Amount:**
Date:

SYNCB/CARECR (F 0999206T) Account # 601918349568 Account Rating R01
Type: REVOLVING **Credit Limit:** \$6,600 **Balance:** \$3,304 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$4,077 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN149 **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:** 111111111
Date:

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805819793 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$733 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$774 **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**
 (29 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111

OportunPROG (F 02CX002) Account # 2974437 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,665 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M188 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

SYNCB/GAP (C 0235058F) Account # 601859519680 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$31 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$31 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount: **Months 1-12:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46553053 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,466 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$2,825 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M557 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

LENDIFY FIN (F 02G6T001) Account # 101389966101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$283 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M108 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2607228 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 1907 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 1/17
Loan Type: SECURED CREDIT CARD **High Credit:** \$542 **Past Due:** \$0 **Paid:** 1/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2181337 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 1/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

NISSAN MOTOR (Q 0507T073) Account # 102475079040001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: AUTOMOBILE **High Credit:** \$14,242 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 073M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
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:

OPORTUNPROG (F 02CX002) Account # 1753421 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

AMIGO CREDIT (F 02EVL001) Account # 133225244101 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16

Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 1/17

Remarks: CLOSED **Charge Off:** **Verified:** 1/17

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/03/19	LS FINANCING (FLA2613540 CAL)		
6/09/19	LENDIFY FINA (FNC4076411 CAL)		
5/11/19	JORA MANAGEM (FDF5266463 SCT)		
5/08/19	LENDIFY FINA (FNC4076411 CAL)		
5/04/19	APOYO FINANC (FNC6038461 CAL)		
4/18/19	SYNCB/WALMRT (NNY1212732 EAS)		
1/29/19	LENDIFY FINA (FNC4076411 CAL)		
12/12/18	CHECKNGO/AXF (FCI1430459 DAY)		
12/11/18	LENDIFY FINA (FNC4076411 CAL)		
11/27/18	PERSONIFY (FNY3078631 EAS)		
6/05/18	CURACAO (HLA2456536 CAL)		
5/30/18	LENDIFY FINA (FNC4076411 CAL)		
4/09/18	BRCLYSBANKDE (BWL3390354 WIL)		
10/07/17	SYNCB (NDY1263431 DAY)		
9/13/17	NISSAN OF VA (ACH1995137 CHI)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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