



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/03/19 23:21 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Mora, Irma
 Current Address: 515.,Whiterford
 La puebte CA.91744

MORAMADRIGAL , IRMA

Also Known As: MORA,IRMA SSN: 000-00-6187 Phone: In File Since: 10/06
 Date of Birth: 06/66

Current Address:
 515 WHITEFORD AV.
 LA PUENTE CA. 91744
 Reported 11/14

Previous Address:
 2673 SANTA ANITA AV.
 EL MONTE CA. 91733
 Reported 10/06

EMPLOYMENT

A 1 PARTY COVINA, CA.	Position: DISHWASHER	Start: End:	In File Since: 4/19 Effective: 5/19
ATHENS SERVICE	Position: WAREHOUSE	Start: End:	In File Since: 10/10 Effective: 10/10

SCORING

Type	Score	Explanation
VANTAGESCOR3	+576	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 04 The balances on your accounts are too high compared to loan amounts 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: 9	Inquiries: 12			
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment 9	\$22,979	\$0	\$19,679	\$0	\$797	n/a
Closed w/Balance-	n/a	n/a	\$3,967	\$3,967	\$0	n/a
Total 9	\$22,979	\$0	\$23,646	\$3,967	\$797	

COLLECTIONS

CREDIT COLL (Y 1GZD005)	Account # 60326365	Account Rating 09B
Original Creditor: INFINITY INSURANCE COMPANY(insurance)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$105
Account Type: OPEN		Balance: \$105
Responsibility: I		Past Due: \$105
		Last Payment:
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

OPORTUNPROG (F 02CX002)	Account # 2318444	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$3,967
Loan Type: UNSECURED	High Credit: \$4,500	Past Due: \$3,967
Responsibility: I	Terms: 032M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Update Method: automated
Late Payments	Delinquency	Maximum:
(Months)		Amount:
		Date:

30 60 90

AUTOMTV CRDT (F 0348M002)	Account # 7400001	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$16,636
Loan Type: AUTOMOBILE	High Credit: \$18,189	Past Due: \$0
Responsibility: I	Terms: 060M435	Last Payment:
Remarks:		Charge Off:
		Update Method: automated
Late Payments	Delinquency	Maximum:
(09 Months)		Amount:
		Date:

0 0 0
30 60 90

ELITE AUTO (F 02DZS001)	Account # 66268	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$2,746
Loan Type: SECURED	High Credit: \$2,690	Past Due: \$0
Responsibility: I	Terms: 024M229	Last Payment:
Remarks:		Charge Off:
		Update Method: automated
Late Payments	Delinquency	Maximum:
(02 Months)		Amount:
		Date:

0 0 0
30 60 90

LENDIFY FIN (F 02G6T001)	Account # 127071293102	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$297
Loan Type: UNSECURED	High Credit: \$2,100	Past Due: \$0
Responsibility: I	Terms: 022M133	Last Payment:
Remarks:		Charge Off:
		Update Method: automated
Late Payments	Delinquency	Maximum:
(20 Months)		Amount:
		Date:

0 0 0
30 60 90

TRADES

TIME FINANCE (F 079FK005) Account # 90062836 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: AUTOMOBILE **High Credit:** \$8,686 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 211111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

LENDIFY FIN (F 02G6T001) Account # 127071293101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

OPORTUNPROG (F 02CX002) Account # 1933469 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 8/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 1598036 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 1199941 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** X1XX111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/03/19	LS FINANCING (FLA2613540 CAL)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
6/07/19	LS FINANCING (FLA2613540 CAL)		
3/23/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/13/18	AUTOMTV CRDT (FDT0200248 MCH)		
9/04/18	APOYO FINANC (FNC6038461 CAL)		
9/02/18	COAF (FPC1246538 NTL)		
9/02/18	PUENTE HILLS (ALA4429850 CAL)		
12/16/17	COAF (FPC1246538 NTL)		
12/16/17	LND ROVER NB (ALA4118520 CAL)		
9/11/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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