



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/05/19 16:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2199
 Name: ramirez, cecilia
 Current Address: 1900 pocoway
 san jose CA.95116

RAMIREZ , CECILIA

Also Known As: **SSN:** 000-00-3546 **Phone:** **In File Since:** 12/06
Date of Birth: 11/85

Current Address:
 1900 POCO WY. #102.
 SAN JOSE CA. 95116
Reported 12/06

EMPLOYMENT

Employer	Position	Start:	In File Since:
SONESTA SILICON VALLEY HOTEL		End:	Effective: 5/19
MOTEL 6 OLP	HOUSEKEEPER	Start: 4/14	In File Since: 4/16
		End:	Effective: 4/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+638	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 49 Lack of sufficient relevant bankcard or revolving account information 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: 5	Inquiries: 3				
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
Installment	5	\$6,500	\$0	\$6,582	\$0	\$392	n/a
Total	5	\$6,500	\$0	\$6,582	\$0	\$392	

TRADES

APOYO FINANC (F 02BZ2001) Account # SJ11600 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,582 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$6,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M392 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunProg (F 02CX002) Account # 3415778 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OportunProg (F 02CX002) Account # 1719610 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments (30 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

OportunProg (F 02CX002) Account # 870619 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$2,525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 9/15
Remarks: CLOSED **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments (16 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11XX11XXX1
Amount: **Months 13-24:** 1111

OportunProg (F 02CX002) Account # 649233 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$945 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/14
Remarks: CLOSED **Charge Off:** **Verified:** 4/14
Update Method: automated
Late Payments (09 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
6/29/19	LENDIFY FINA (FNC4076411 CAL)		
5/22/19	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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