



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

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0847  
 Name: magboo, carolyn  
 Current Address: 115 spinnaker cove  
 hercules CA.94547

**MAGBOO V, CAROLYN ROBIS**

Also Known As:

SSN: 000-00-0000  
 Date of Birth: 04/81

Phone:

In File Since: 9/17

Current Address:  
 115 SPINNAKER CV  
 HERCULES CA. 94547  
 Reported 9/17

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+539</b>	97 You have too few credit accounts 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 85 You have too many inquiries on your credit report SCORECARD: 04

### CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	0	Trades:	2	Inquiries:	11
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	1	\$493	\$500	\$470	\$0	\$25	6%
Installment	1	\$2,775	\$0	\$2,805	\$0	\$180	n/a
<b>Total</b>	<b>2</b>	<b>\$3,268</b>	<b>\$500</b>	<b>\$3,275</b>	<b>\$0</b>	<b>\$205</b>	

**TRADES**

OPORTUNPROG (F 02CXY002)		Account # 3498288	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$2,805	<b>Opened:</b> 5/19	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,775	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 022M180	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90				<b>Months 1-12:</b>

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CAPITAL ONE (B 01DTV001)		Account # 517805944970	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$470	<b>Opened:</b> 11/18	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$493	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19	
<b>Late Payments</b> (06 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
0 0 0 30 60 90				<b>Months 1-12:</b> 111111

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
6/19/19	APOYO FINANC (FNC6038461 CAL)		
5/31/19	CAPITAL ONE (BPC3575459 NTL)		
5/20/19	OPORTUN INC/ (FNC5587633 CAL)		
4/18/19	CHECKNGO/AXF (FCI1430459 DAY)		
11/23/18	AMEX (BUT3236957 MWB)		
11/23/18	CAP ONE (BPC2699824 NTL)		
11/23/18	SYNCB/PPMC (NNY2135844 EAS)		
3/25/18	SYNCB/PPMC (NNY2135844 EAS)		
1/21/18	AMEX (BUT3236957 MWB)		
9/11/17	CAP ONE (BPC2699824 NTL)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)