



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7832
 Name: martel, diana
 Current Address: 14301 s lake st
 garden grove CA.92843

MARTEL SR, DIANA E.

Also Known As:

MARTELL,DIANA,E

SSN: 000-00-7832
 Date of Birth: 08/84

Phone:

In File Since: 1/06

Current Address:
 334 NORMANDY PL.
 SANTA ANA CA. 92701
 Reported 5/17

Previous Address:
 15123 BROOKHURST ST. #270.
 WESTMINSTER CA. 92683
 Reported 1/06

Previous Address:
 14301 LAKE ST.
 GARDEN GROVE CA. 92843

EMPLOYMENT

TTM TECHNOLOGY

Position: OPERATOR

Start: 3/13

In File Since: 3/18

End:

Effective: 3/14

VIASYSTEMS TECHONOLOGIES CORP

Position: EMPLOYEE

Start: 11/05

In File Since: 10/17

End:

Effective: 10/17

SANTA ANA, CA.

SCORING

Type

VANTAGESCOR3

Score

+532

Explanation

- 12 The date that you opened your oldest account is too recent
 - 72 Too many installment accounts with a delinquent or derogatory payment status
 - 07 You have too many delinquent or derogatory accounts
 - 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:** 3 **Trades:** 17 **Inquiries:** 18

Negative Trade Accounts: 7 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 8

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$359	\$400	\$359	\$0	\$25	10%
Installment	9	\$13,678	\$0	\$9,827	\$201	\$404	n/a
Closed w/Balance-		n/a	n/a	\$417	\$0	\$30	n/a
Total	17	\$14,037	\$400	\$10,603	\$201	\$459	

COLLECTIONS

I C SYSTEM (Y 2834002) Account # 97649468 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$80 **Opened:** 4/19
Account Type: OPEN **Balance:** \$80 **Paid:**
Responsibility: I **Past Due:** \$80 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

NCB (Y 262J001) Account # 809024 Account Rating O9B
Original Creditor: RISE CREDIT OF CALIFORNIA LLC(financial) **Remarks:** DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR **Amount Placed:** \$3,597 **Opened:** 2/18
Account Type: OPEN **Balance:** \$3,297 **Paid:**
Responsibility: I **Past Due:** \$0 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PROG MGT.SYS (Y 2053001) Account # 23029809 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** ACCOUNT INFORMATION DISPUTED BY CONSUMER **Amount Placed:** \$344 **Opened:** 12/14
Account Type: OPEN **Balance:** \$19 **Paid:**
Responsibility: I **Past Due:** \$19 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

CB INDIGO (B 022EL023) Account # 510004001000 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/18
Loan Type: CREDIT CARD **High Credit:** \$627 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Start Date:**
Date: **Months 1-12:**

RISE (F 02E70005) Account # 298119 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 1/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 1/18
Update Method: manual

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Start Date:**
Date: **Months 1-12:**

TRADES

BK OF MO (B 02CS5002) Account # 405731030052 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/15
Loan Type: CREDIT CARD **High Credit:** \$417 **Past Due:** **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/15
Remarks: TRANSFERRED TO ANOTHER LENDER **Charge Off:** **Verified:** 7/15
Update Method: locked
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

FST PREMIER (B 041PF045) Account # 517800643136 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 7/14
Loan Type: CREDIT CARD **High Credit:** \$629 **Past Due:** **Paid:** 3/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/15
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER **Charge Off:** **Verified:** 3/16
Update Method: manual
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805759415 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/15
Loan Type: CREDIT CARD **High Credit:** \$422 **Past Due:** \$0 **Paid:** 3/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/16
Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR **Charge Off:** **Verified:** 3/16
Update Method: manual
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CURACAO (H 083UH001) Account # 5375318000 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$251 **Opened:** 4/15
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$3,536 **Past Due:** \$201 **Paid:**
Responsibility: I **Terms:** 006M30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 5X2X1XXX1XX1
Months 13-24: 11111X111111
Months 25-36: 1X1111111111
Months 37-48: 111211211111
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 3 0 1 30 60 90 **Amount:** 5/19 (05) **Months 1-12:**
Date: 5/19 **Amount:** \$211

OPORTUNPROG (F 02CX002) Account # 1334079 Account Rating I03
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
Update Method: manual
Months 1-12: 2321111
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 2 1 0 30 60 90 **Amount:** 1/16 (03) **Months 1-12:**
Date: 1/16 **Amount:**

TRADES

WEBBNK/FHUT (D 02CSN002) Account # 636992107053 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 6/18
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:** 1111111111
(11 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796239003 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$359 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$359 **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** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

FST PREMIER (B 041PF015) Account # 517800678001 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$417 **Opened:** 9/18
Loan Type: CREDIT CARD **High Credit:** \$543 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:** 10/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

FSTPROGRESS (B 02D8V001) Account # 544303000370 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,600 **Balance:** \$0 **Opened:** 9/18
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

ONEMAIN (F 02FRQ001) Account # 7185229037549803 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,576 **Opened:** 7/18
Loan Type: SECURED **High Credit:** \$10,142 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M374 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1112111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

ONEMAIN (F 02FRQ001) Account # 5174299037549803 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: SECURED **High Credit:** \$7,061 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 6/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/18
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:

SUNBIT, INC (F 02G44001) Account # 99913843 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: INSTALLMENT SALES **High Credit:** \$274 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 6/18
Responsibility: I **Charge Off:** **Verified:** 6/18
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

SUNBIT, INC (F 02G44001) Account # 99910069 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: INSTALLMENT SALES **High Credit:** \$117 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 003M **Last Payment:** **Closed:** 4/18
Responsibility: I **Charge Off:** **Verified:** 4/18
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1138157 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TD AUTO FIN (F 0624C382) Account # 1007299218 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/07
Loan Type: AUTOMOBILE **High Credit:** \$22,281 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 060M **Last Payment:** **Closed:** 10/12
Remarks: CLOSED **Charge Off:** **Verified:** 10/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
5/03/19	LENDIFY FINA (FNC4076411 CAL)		
8/31/18	CAP ONE (BPC2699824 NTL)		
8/21/18	CROSSRVR/NCA (FLA1941835 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/03/18	CELTIC/CONT (FNJ1271865 EAS)		
7/09/18	PARTNERS CRE (ZNR8491100 FLA)		
5/17/18	CAP ONE (BPC2699824 NTL)		
5/15/18	LENDIFY FINA (FNC4076411 CAL)		
5/14/18	CB INDIGO (BPT4997215 WAS)		
5/01/18	PARTNERS CRE (ZNR8491100 FLA)		
3/30/18	POWERLEND IN (FLA3345154 CAL)		
2/19/18	CURACAO (HLA2456536 CAL)		
12/29/17	LENDIFY FINA (FNC4076411 CAL)		
12/22/17	SUNBIT INC (FLA3258841 CAL)		
12/18/17	WF CRD SVC (BDM6006032 ILM)		
10/14/17	APOYO FINANC (FNC6038461 CAL)		
10/13/17	LENDIFY FINA (FNC4076411 CAL)		
8/08/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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