



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/08/19 00:30 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Vega, Adriana  
 Current Address: 8500, Sunland Blvd 22  
 Sun valley CA.91352

#### VEGA , ADRIANA

#### Also Known As:

VEGA,ADRIANA,NOEMI  
 VEGAGUTIERREZ,ADRIANA,NOEMI

SSN: 000-00-0439  
 Date of Birth: 03/88

Phone:

In File Since: 1/11

#### Current Address:

8500 SUNLAND BV. #22.  
 SUN VALLEY CA. 91352

Reported 1/11

#### EMPLOYMENT

MCDONALD'S

Position: MANAGER

Start:  
 End:

In File Since: 11/18  
 Effective: 12/18

#### SCORING

#### Type

VANTAGESCOR3

#### Score

+555

#### Explanation

- 12 The date that you opened your oldest account is too recent
  - 44 Too many bankcard or revolving accounts with delinquent or derogatory 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: 0      Trades: 13      Inquiries: 7

Negative Trade Accounts: 3      Trade Accounts with Any Historical Negatives: 5      Occurrence of Historical Negatives: 16

|                  | Count     | High Credit     | Credit Limit   | Balance         | Past Due     | Payment      | Available |
|------------------|-----------|-----------------|----------------|-----------------|--------------|--------------|-----------|
| Revolving        | 5         | \$3,182         | \$2,888        | \$1,816         | \$105        | \$165        | 37%       |
| Installment      | 8         | \$22,172        | \$0            | \$18,237        | \$172        | \$668        | n/a       |
| Closed w/Balance | -         | n/a             | n/a            | \$2,206         | \$0          | \$50         | n/a       |
| <b>Total</b>     | <b>13</b> | <b>\$25,354</b> | <b>\$2,888</b> | <b>\$22,259</b> | <b>\$277</b> | <b>\$883</b> |           |

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 44886742 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$4,140 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 8/18  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Months 1-12:**  
**Date:**

KOHL/CAPONE (D 012EN005) Account # 639305090990 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$308 **Opened:** 11/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$308 **Past Due:** \$105 **Paid:**  
**Responsibility:** I **Terms:** MIN47 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (06 Months) 2 0 0 **Delinquency** **Maximum:** 6/19 (03) **Payment Pattern**  
**Amount:** \$105 **Months 1-12:** 211211  
**Date:** 6/19

OPORTUNPROG (F 02CX002) Account # 2390868 Account Rating 102  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,955 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$5,600 **Past Due:** \$172 **Paid:**  
**Responsibility:** I **Terms:** 031M274 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (20 Months) 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Months 1-12:** 11111111211  
**Date:** **Months 13-24:** 1111111

SIERRACREDIT (F 02GBG001) Account # 40035152 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,282 **Opened:** 11/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$16,572 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M394 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (07 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Months 1-12:** 1111111  
**Date:**

BK OF AMER (B 01597029) Account # 1565 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$836 **Opened:** 12/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,134 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN20 **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (29 Months) 1 1 0 **Delinquency** **Maximum:** 3/18 (03) **Payment Pattern**  
**Amount:** \$128 **Months 1-12:** 111111111111  
**Date:** 3/18 **Months 13-24:** 113211111111  
**Months 25-36:** 11111

TRADES

CURACAO (H 083UH001) Account # 530734 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$330 **Balance:** \$0 **Opened:** 4/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$330 **Past Due:** \$0 **Paid:** 6/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (38 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111X111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11

BK OF AMER (B 01597029) Account # 0680 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,370 **Opened:** 7/15  
**Loan Type:** CREDIT CARD **High Credit:** \$1,850 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN30 **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 3 4 1 **Delinquency** **Maximum:** 3/18 (04) **Payment Pattern**  
 (46 Months) 30 60 90 **Amount:** \$272 **Months 1-12:** 111133211111  
**Date:** 3/18 **Months 13-24:** 114321111111  
**Months 25-36:** 112111111111  
**Months 37-48:** 1111111111

HC ROYA (F 02919003) Account # 2333 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,258 **Balance:** \$1,508 **Opened:** 1/16  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$2,544 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN118 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 3 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (39 Months) 30 60 90 **Amount:** **Months 1-12:** 112112111111  
**Date:** **Months 13-24:** 211111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111

OPORTUNPROG (F 02CX002) Account # 2035191 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16  
**Loan Type:** UNSECURED **High Credit:** \$1,690 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 9/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111

OPORTUNPROG (F 02CX002) Account # 1168666 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 019M **Last Payment:** **Closed:** 8/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (17 Months) 30 60 90 **Amount:** **Months 1-12:** 111111X1XX11  
**Date:** **Months 13-24:** X1111

**TRADES**

|                                     |                            |                           |   |   |
|-------------------------------------|----------------------------|---------------------------|---|---|
| CURACAO (H 083UH001)                |                            | Account # 5307340900      | Account Rating                                    | I01   |
| <b>Type:</b>                        | INSTALLMENT                | <b>Credit Limit:</b>      | <b>Balance:</b>                                   | \$0   |
| <b>Loan Type:</b>                   | INSTALLMENT SALES CONTRACT | <b>High Credit:</b>       | <b>Past Due:</b>                                  | \$0   |
| <b>Responsibility:</b>              | I                          | <b>Terms:</b>             | <b>Last Payment:</b>                              |   |
| <b>Remarks:</b>                     |                            |                           | <b>Charge Off:</b>                                |   |
| <b>Late Payments</b><br>(Months)    | 30 60 90                   | <b>Delinquency</b>        | <b>Maximum:</b><br><b>Amount:</b><br><b>Date:</b> | <b>Payment Pattern</b>  |
|                                     |                            |                           |   | <b>Update Method:</b> automated<br><b>Months 1-12:</b>  |
| OPORTUNPROG (F 02CX002)             |                            | Account # 891890          | Account Rating                                    | I01   |
| <b>Type:</b>                        | INSTALLMENT                | <b>Credit Limit:</b>      | <b>Balance:</b>                                   | \$0   |
| <b>Loan Type:</b>                   | UNSECURED                  | <b>High Credit:</b>       | <b>Past Due:</b>                                  | \$0   |
| <b>Responsibility:</b>              | C                          | <b>Terms:</b>             | <b>Last Payment:</b>                              |   |
| <b>Remarks:</b>                     | CLOSED                     |                           | <b>Charge Off:</b>                                |   |
| <b>Late Payments</b><br>(08 Months) | 0 0 0<br>30 60 90          | <b>Delinquency</b>        | <b>Maximum:</b><br><b>Amount:</b><br><b>Date:</b> | <b>Payment Pattern</b>  |
|                                     |                            |                           |   | <b>Update Method:</b> automated<br><b>Months 1-12:</b> 1XXX1111                                     |
| FAMSA (F 026E7001)                  |                            | Account # 693855303072223 | Account Rating                                    | I01   |
| <b>Type:</b>                        | INSTALLMENT                | <b>Credit Limit:</b>      | <b>Balance:</b>                                   | \$0   |
| <b>Loan Type:</b>                   | INSTALLMENT SALES CONTRACT | <b>High Credit:</b>       | <b>Past Due:</b>                                  | \$0   |
| <b>Responsibility:</b>              | I                          | <b>Terms:</b>             | <b>Last Payment:</b>                              |   |
| <b>Remarks:</b>                     | CLOSED                     |                           | <b>Charge Off:</b>                                |   |
| <b>Late Payments</b><br>(19 Months) | 0 0 0<br>30 60 90          | <b>Delinquency</b>        | <b>Maximum:</b><br><b>Amount:</b><br><b>Date:</b> | <b>Payment Pattern</b>  |
|                                     |                            |                           |   | <b>Update Method:</b> automated<br><b>Months 1-12:</b> 111111111111<br><b>Months 13-24:</b> 1111111 |

**INQUIRIES**

| Date     | Subscriber Name (Code)         | Type | Amount |
|----------|--------------------------------|------|--------|
| 7/08/19  | LS FINANCING (FLA2613540 CAL)  |      |        |
| 7/07/19  | LENDIFY FINA (FNC4076411 CAL)  |      |        |
| 11/18/18 | KOHL'S/CAPONE (DMK6368324 WIS) |      |        |
| 4/21/18  | KOHL'S/CAPONE (DMK6368324 WIS) |      |        |
| 12/05/17 | HY CITE INC (FMD0001177 WIS)   |      |        |
| 11/04/17 | KOHL'S/CAPONE (DMK6368324 WIS) |      |        |
| 10/21/17 | KOHL'S/CAPONE (DMK6368324 WIS) |      |        |

**REPORT SERVICED BY**

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