



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/08/19 15:48 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6712  
 Name: medina, irma  
 Current Address: 4909 e rosecrance ave  
 compton CA.90221

**MEDINAALVARADO , IRMA LORENA**

**Also Known As:** MEDINAALVARADO,IRMALORENA ALVARADO,IRMAMEDINA MEDINA,IRMA,L  
**SSN:** 000-00-6712  
**Phone:**  
**Date of Birth:** 01/76  
**In File Since:** 12/16

**Current Address:**  
 4709 E. ROSECRANS AV.  
 COMPTON CA. 90221  
**Reported 11/18**

**Previous Address:**  
 7051 SOMERSET BV.  
 PARAMOUNT CA. 90723  
**Reported 11/18**

**Previous Address:**  
 15707 PERILLA AV. #1.  
 PARAMOUNT CA. 90723

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+573</b>	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 76 You have insufficient credit history on installment loans 06 You have too many accounts that were opened recently 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 5	<b>Inquiries:</b> 11				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b>	5	\$4,500	\$0	\$4,215	\$0	\$299	n/a
<b>Total</b>	<b>5</b>	<b>\$4,500</b>	<b>\$0</b>	<b>\$4,215</b>	<b>\$0</b>	<b>\$299</b>	

**COLLECTIONS**

AD ASTRA REC (Y 2BRL001)	Account # 6197044	Account Rating O9B
<b>Original Creditor:</b> SPEEDY CASH 134(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$315
<b>Account Type:</b> OPEN		<b>Balance:</b> \$315
<b>Responsibility:</b> I		<b>Past Due:</b> \$315
		<b>Last Payment:</b>
		<b>Opened:</b> 6/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

OPORTUNPROG (F 02CX002)	Account # 3235206	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$2,638
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,000	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 028M168	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 12/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0	<b>Delinquency</b>	<b>Payment Pattern</b>
(05 Months) 30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b> 11111
	<b>Amount:</b>	
	<b>Date:</b>	

LENDIFY FIN (F 02G6T001)	Account # 131451960103	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,577
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,500	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 015M131	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 5/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 5/19
		<b>Update Method:</b> automated
<b>Late Payments</b>	<b>Delinquency</b>	<b>Payment Pattern</b>
(Months) 30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

LENDIFY FIN (F 02G6T001)	Account # 131451960102	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,500	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 024M	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>
		<b>Opened:</b> 12/18
		<b>Paid:</b>
		<b>Closed:</b> 3/19
		<b>Verified:</b> 3/19
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0	<b>Delinquency</b>	<b>Payment Pattern</b>
(03 Months) 30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b> 1X1
	<b>Amount:</b>	
	<b>Date:</b>	

OPORTUNPROG (F 02CX002)	Account # 3057584	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$848	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 011M	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>
		<b>Opened:</b> 10/18
		<b>Paid:</b>
		<b>Closed:</b> 12/18
		<b>Verified:</b> 12/18
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0	<b>Delinquency</b>	<b>Payment Pattern</b>
(01 Months) 30 60 90	<b>Maximum:</b>	<b>Months 1-12:</b> 1
	<b>Amount:</b>	
	<b>Date:</b>	

**TRADES**

LENDIFY FIN (F 02G6T001) Account # 131451960101 Account Rating 101

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18

**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 12/18

**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/08/19	LS FINANCING (FLA2613540 CAL)		
7/06/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
4/20/19	ACE CASH EXP (FHO5134479 SCT)		
4/07/19	ACE CASH EXP (FHO5134479 SCT)		
4/07/19	LENDIFY FINA (FNC4076411 CAL)		
3/31/19	LENDIFY FINA (FNC4076411 CAL)		
3/30/19	LENDIFY FINA (FNC4076411 CAL)		
12/01/18	LENDIFY FINA (FNC4076411 CAL)		
8/11/18	LENDIFY FINA (FNC4076411 CAL)		
5/15/18	OPORTUN/PROG (FNC3435243 CAL)		

**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)