



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/08/19 15:54 CT

**TRANSUNION CONSUMER CREDIT REPORT**

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN: xxx-xx-5402  
 Name: zaval, yajaira  
 Current Address: 248 barclay st  
 dallas CA.75227

**ZAVALA , YAJAIRA M.**

**Also Known As:** **SSN:** 000-00-5401 **Phone:** **In File Since:** 1/18  
**Date of Birth:** 09/98

**Current Address:**  
 6720 HOWARD AV.  
 DALLAS TX. 75227  
 Reported 1/18

**ALERTS AND SPECIAL MESSAGES**

Type	Explanation
<b>ID MISMATCH ALERT</b>	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN CURRENT INPUT ZIP CODE INVALID

**SCORING**

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+640</b>	97 You have too few credit accounts 12 The date that you opened your oldest account is too recent 85 You have too many inquiries on your credit report 49 Lack of sufficient relevant bankcard or revolving account information SCORECARD: 04

**CREDIT INFORMATION Summary (Total History)**

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 2	<b>Inquiries:</b> 9				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	2	\$756	\$1,190	\$626	\$0	\$58	47%
<b>Total</b>	<b>2</b>	<b>\$756</b>	<b>\$1,190</b>	<b>\$626</b>	<b>\$0</b>	<b>\$58</b>	

**TRADES**

CB/VICSCRT (C 016US001)	Account # 585637534592	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$590	<b>Balance:</b> \$136	<b>Opened:</b> 11/18
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$253	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> A	<b>Terms:</b> MIN28	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(06 Months) 30 60 90	<b>Amount:</b>		<b>Months 1-12:</b> 111111
	<b>Date:</b>		

CCB/ULTA (D 01NZ8324)	Account # 578097106735	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$600	<b>Balance:</b> \$490	<b>Opened:</b> 11/18
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$503	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> A	<b>Terms:</b> MIN30	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
(06 Months) 30 60 90	<b>Amount:</b>		<b>Months 1-12:</b> 111111
	<b>Date:</b>		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/08/19	LS FINANCING (FLA2613540 CAL)		
7/04/19	LENDIFY FINA (FNC4076411 CAL)		
7/03/19	LENDIFY FINA (FNC4076411 CAL)		
5/15/19	SYNCB/LOWES (NNY2120170 EAS)		
1/27/19	SYNCB (NDY1263431 DAY)		
12/18/18	SYNCB/WALMRT (NNY1212732 EAS)		
6/04/18	SYNCB (NDY1263431 DAY)		
3/09/18	PAYPALCREDIT (FMA6306347 EAS)		
1/10/18	SYNCB/PPMC (NNY2135844 EAS)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)