



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/09/19 15:08 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Reyes, Alina
 Current Address: 319,W,319 St H
 Long Beach CA.90802

REYES , ALINA GABRIELA

Also Known As:

REYESPADILLA,ALINA,GABRIELA
 PADILLAREYES,ALINA,GABRIELA

SSN: 000-00-0000
Date of Birth: 01/81

Phone:

In File Since: 2/19

Current Address:

319 W. 5TH ST. #H.
 LONG BEACH CA. 90802

Reported 2/19

EMPLOYMENT

COSWAY

Position: OPERATOR

Start:
End:

In File Since: 6/19
Effective: 6/19

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

Score

Explanation

VANTAGESCOR3

+627

- 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
 - 63 Lack of sufficient relevant real estate account information
 - 06 You have too many accounts that were opened recently
- SCORECARD: 08
 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:** 3 **Inquiries:** 6

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	\$608	\$700	\$608	\$0	\$43	13%
Installment	2	\$3,375	\$0	\$3,133	\$0	\$267	n/a
Total	3	\$3,983	\$700	\$3,741	\$0	\$310	

TRADES

CURACAO (H 083UH001) Account # 546227 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$608 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$608 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN43 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

OPORTUNPROG (F 02CX002) Account # 3351486 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,811 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M198 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 111

Late Payments
(03 Months) 0 0 0 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

LENDIFY FIN (F 02G6T001) Account # 102681868101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$322 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M69 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/09/19	LS FINANCING (FLA2613540 CAL)		
6/02/19	CURACAO (HLA2456536 CAL)		
5/17/19	LENDIFY FINA (FNC4076411 CAL)		
5/08/19	WF PLL (BDM0090140 ILM)		
5/06/19	LENDIFY FINA (FNC4076411 CAL)		
2/23/19	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)