



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/09/19 21:46 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Hernandez , Elsa
 Current Address: 134.,W Marquita Apt A
 San Clemente CA.92672

HERNANDEZVAZQUEZ , ELSA

Also Known As:

HERNANDEZ,ELSA
 HERNADEZ,ELSA
 VAZQUEZ,ELSA,HERNANDEZ

SSN: 000-00-3681
Date of Birth: 11/71

Phone:

In File Since: 8/02

Current Address:
 134 W. MARQUITA #A.
 SAN CLEMENTE CA. 92672
Reported 1/07

Previous Address:
 134 W. MARQUITA #A.
 SAN CLEMENTE CA. 92672
Reported 1/07

Previous Address:
 134 W. AVE MARQUITA #A.
 SAN CLEMENTE CA. 92672

EMPLOYMENT

CARE GIVER IND	Position:	Start: End:	In File Since: Effective:
			12/18 12/18
FRANKS	EMPLOYED	Start: End:	In File Since: Effective: 7/18 4/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+639	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 95 You have too many collection agency accounts that are unpaid 63 Lack of sufficient relevant real estate account information 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: 2	Trades: 12	Inquiries: 23				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$887	\$1,587	\$0	\$0	\$0	100%
Installment	8	\$21,725	\$0	\$19,059	\$0	\$910	n/a
Closed w/Balance-		n/a	n/a	\$416	\$416	\$0	n/a
Total	12	\$22,612	\$1,587	\$19,475	\$416	\$910	

COLLECTIONS

AMSHER COLL (Y 744U001)	Account # 24232866	Account Rating O9B
Original Creditor: DISH NETWORK(cableOrCellul	Remarks: PLACED FOR COLLECTION	Amount Placed: \$373
Account Type: OPEN		Balance: \$373
Responsibility: I		Past Due: \$373
		Last Payment:
		Opened: 4/19
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

CREDENCE RM (Y 2FSS001)	Account # 240866412	Account Rating O9B
Original Creditor: ATT MOBILITY(cableOrCellula	Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,300
Account Type: OPEN		Balance: \$2,300
Responsibility: I		Past Due: \$2,300
		Last Payment:
		Opened: 6/17
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

FST PREMIER (B 041PF045)	Account # 517800631544	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$416
Loan Type: CREDIT CARD	High Credit: \$416	Past Due: \$416
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 10/13
		Paid:
		Closed: 5/14
		Verified: 1/15
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

CURACAO (H 083UH001)	Account # 545089	Account Rating R01
Type: REVOLVING	Credit Limit: \$700	Balance: \$0
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks:		Charge Off:
		Opened: 12/18
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (06 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum:	Months 1-12: 111111
	Amount:	
	Date:	

CURACAO (H 083UH001)	Account # 5450894900	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$539
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$810	Past Due: \$0
Responsibility: I	Terms: 009M53	Last Payment:
Remarks:		Charge Off:
		Opened: 12/18
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (06 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum:	Months 1-12: 111111
	Amount:	
	Date:	

TRADES

OportunProg (F 02CX002) Account # 3415207 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,232 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$5,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M274 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

Home Accp (F 01Mwx001) Account # 900650 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$325 **Opened:** 3/19
Loan Type: INSTALLMENT SALES **High Credit:** \$541 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 005M108 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

Home Accp (F 01Mwx001) Account # 595092 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$854 **Opened:** 9/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,846 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 015M123 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

Westlake Fin (F 01T9Q001) Account # 10299818 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$12,109 **Opened:** 4/18
Loan Type: AUTOMOBILE **High Credit:** \$13,228 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M352 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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:

OportunProg (F 02CX002) Account # 2914086 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 011M **Last Payment:** **Closed:** 4/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

DANIELS JWLS (J 0619L009) Account #8401184 Account Rating R01
Type: REVOLVING **Credit Limit:** \$887 **Balance:** \$0 **Opened:** 2/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$887 **Past Due:** \$0 **Paid:** 12/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

BK OF AMER (B 01597029) Account #0768 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$278 **Past Due:** \$0 **Paid:** 9/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/18
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

RELIANT FINC (F 063BB001) Account #16056253 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: AUTOMOBILE **High Credit:** \$9,831 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 5/18
Remarks: REPOSSESSION; REDEEMED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(38 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11

LUNA FIN LLC (F 02F8B001) Account #21401460 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: AUTOMOBILE **High Credit:** \$12,174 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 045M **Last Payment:** **Closed:** 5/16
Remarks: PAID BY DEALER **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/09/19	LS FINANCING (FLA2613540 CAL)		
6/04/19	OCEAN HONDA (ALA1912755 CAL)		
6/01/19	CREDCO (ZCO8256078 CAL)		
4/04/19	OPORTUN INC/ (FNC5587633 CAL)		
3/16/19	APOYO FINANC (FNC6038461 CAL)		
3/16/19	NISSAN OF SA (ALA2900339 CAL)		
12/05/18	CURACAO (HLA2456536 CAL)		
12/02/18	NISSAN OF SA (ALA2900339 CAL)		
8/25/18	CAP ONE (BPC2699824 NTL)		
8/20/18	NISSAN OF SA (ALA2900339 CAL)		
8/10/18	BK OF AMER (BNC2428053 FLA)		
7/18/18	OPORTUN/PROG (FNC3435243 CAL)		
7/11/18	NISSAN OF SA (ALA2900339 CAL)		
7/11/18	OCEAN HONDA (ALA1912755 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/08/18	SYNCB/TJX DC (BNY4597847 EAS)		
4/03/18	NISSAN OF SA (ALA2900339 CAL)		
4/03/18	COAF (FPC1246538 NTL)		
3/01/18	OPORTUN/PROG (FNC3435243 CAL)		
2/21/18	SYNCB (NDY1263431 DAY)		
10/26/17	NISSAN OF SA (ALA2900339 CAL)		
10/21/17	DN RBRTO JWL (JLA2010111 CAL)		
9/20/17	OPORTUN/PROG (FNC3435243 CAL)		
8/16/17	DANIELS JRLY (JLA2010070 CAL)		

REPORT SERVICED BY

TRANSUNION
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