



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/13/19 13:30 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gonzalez, Susana
 Current Address: 836 47 St
 Los angeles CA.90011

GONZALEZGARCIA , SUSANA

Also Known As: GONZALEZ,SUSANA
SSN: 000-00-9711
Date of Birth: 03/82
Phone:
In File Since: 6/07

Current Address:
 836 E. 47TH ST.
 LOS ANGELES CA. 90011
 Reported 6/07

Previous Address:
 836 ALESTE 47 ST.
 LOS ANGELES CA. 90011
 Reported 2/15

EMPLOYMENT

PERCIDA DISTRICT
Position:
Start: 11/06
End:
In File Since: 11/13
Effective: 11/13

SCORING

Type
VANTAGESCOR3
Score
+614
Explanation
 12 The date that you opened your oldest account is too recent
 95 You have too many collection agency accounts that are unpaid
 04 The balances on your accounts are too high compared to loan amounts
 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: 4
Trades: 18
Inquiries: 5

Negative Trade Accounts: 5
Trade Accounts with Any Historical Negatives: 0
Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	9	\$270	\$550	\$140	\$0	\$27	75%
Installment	9	\$11,590	\$0	\$10,309	\$0	\$483	n/a
Closed w/Balance-		n/a	n/a	\$10,385	\$9,754	\$27	n/a
Total	18	\$11,860	\$550	\$20,834	\$9,754	\$537	

COLLECTIONS

LVNV FUNDING (Y 21T9002)	Account # 4447962237819069	Account Rating 09B
Original Creditor: CREDIT ONE BANK N A(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$959
Account Type: OPEN		Balance: \$959
Responsibility: I		Past Due: \$959
		Last Payment:
		Opened: 2/15
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

MIDLAND FUND (Y 36ET009)	Account # 8574475425	Account Rating 09B
Original Creditor: SYNCHRONY BANK(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$577
Account Type: OPEN		Balance: \$315
Responsibility: I		Past Due: \$315
		Last Payment:
		Opened: 11/16
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

MIDLAND FUND (Y 36ET009)	Account # 8568279953	Account Rating 09B
Original Creditor: SYNCHRONY BANK(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,950
Account Type: OPEN		Balance: \$1,950
Responsibility: I		Past Due: \$1,950
		Last Payment:
		Opened: 11/15
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

MIDLAND FUND (Y 36ET009)	Account # 8567956098	Account Rating 09B
Original Creditor: SYNCHRONY BANK(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,608
Account Type: OPEN		Balance: \$1,608
Responsibility: I		Past Due: \$1,608
		Last Payment:
		Opened: 10/15
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

NMAC (Q 0507T078)	Account # 90102476334220001	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$9,754
Loan Type: AUTOMOBILE	High Credit: \$19,913	Past Due: \$9,754
Responsibility: I	Terms: 074M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 11/13
		Paid:
		Closed: 7/15
		Verified: 6/19
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

SYNCB/JCP (D 0235058D) Account # 600889590773 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 11/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$267 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/JCP (D 0235058D) Account # 600889590501 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,790 **Balance:** \$0 **Opened:** 5/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,536 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/SAMS (D 0235046S) Account # 771422054940 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$0 **Opened:** 5/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,274 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796223781 Account Rating R09
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 10/13
Loan Type: CREDIT CARD **High Credit:** \$959 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

BBY/CBNA (H 0292F021) Account # 702127297180 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 3/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$400 **Past Due:** \$0 **Paid:** 1/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

LENDIFY FIN (F 02G6T001) Account # 131627642101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,793 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M190 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

KOHL'S/CAPONE (D 012EN005) Account # 639305087546 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$140 **Opened:** 8/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$270 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

CB/VICSCRT (C 016US001) Account # 585637532313 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

SEARS/CBNA (D 06256443) Account # 504994864096 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$631 **Opened:** 5/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$987 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:** 1/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 2907975 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,516 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$7,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M293 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1916964 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 1181024 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: UNSECURED **High Credit:** \$3,676 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 10/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111X1
(18 Months) 30 60 90 **Amount:** **Months 13-24:** XX1111
Date:

OPORTUNPROG (F 02CX002) Account # 647122 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$3,175 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 3/15
Remarks: CLOSED **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XXX11XX11
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

CAP1/BSTBY (D 01DTV057) Account # 702127297180 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 3/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$38 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 429708 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/12
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 5/13
Remarks: CLOSED **Charge Off:** **Verified:** 5/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

TRADES

OportunProg (F 02CX002) Account # 281526 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/11
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 2/12
Remarks: CLOSED **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11111111
(10 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CX002) Account # 203748 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/10
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 2/11
Remarks: CLOSED **Charge Off:** **Verified:** 2/11
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/13/19	LS FINANCING (FLA2613540 CAL)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/16/19	LENDIFY FINA (FNC4076411 CAL)		
5/04/19	LENDIFY FINA (FNC4076411 CAL)		
2/17/19	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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