



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/13/19 13:32 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Ramos, Martha  
 Current Address: 13861 N Elsworth st Hwy  
 Moreno valley CA.92553

**RAMOS , MARTHA L.**

**Also Known As:**

RAMOS,ROSA,M

**SSN:** 000-00-4259

**Date of Birth:** 08/78

**Phone:**

**In File Since:** 2/05

**Current Address:**

2206 PO BOX 2206  
 WINTERHAVEN CA. 92283  
 Reported 2/10

**Previous Address:**

125 S. 10TH AV. #27.  
 YUMA AZ. 85364  
 Reported 2/05

**Previous Address:**

13861 ELSWORTH ST.  
 MORENO VALLEY CA. 92553

### EMPLOYMENT

**DMSI STAFFING**

**Position:** MARKER

**Start:**

**End:**

**In File Since:** 3/19

**Effective:** 4/19

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+557**

**Explanation**

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  
 07 You have too many delinquent or derogatory accounts  
 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)

**Public Records:** 0      **Collections:** 2      **Trades:** 6      **Inquiries:** 3

**Negative Trade Accounts:** 4      **Trade Accounts with Any Historical Negatives:** 1      **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	5	\$531	\$500	\$451	\$0	\$54	10%
<b>Installment</b>	1	\$10,144	\$0	\$9,712	\$0	\$382	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$840	\$512	\$0	n/a
<b>Total</b>	<b>6</b>	<b>\$10,675</b>	<b>\$500</b>	<b>\$11,003</b>	<b>\$512</b>	<b>\$436</b>	

**COLLECTIONS**

<p>LVNV FUNDING (Y 21T9002)</p> <p><b>Original Creditor:</b> CREDIT ONE BANK N A(financial)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 4447962324382815</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$996</p> <p><b>Balance:</b> \$996</p> <p><b>Past Due:</b> \$996</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 11/18</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 7/19</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>	
<p>JEFFCAPSYS (Y 28J3001)</p> <p><b>Original Creditor:</b> FINGERHUT DIRECT MRKTING(financial)</p> <p><b>Account Type:</b> OPEN</p> <p><b>Responsibility:</b> I</p>	<p>Account # 3418350740003</p> <p><b>Remarks:</b> PLACED FOR COLLECTION</p>	<p><b>Amount Placed:</b> \$640</p> <p><b>Balance:</b> \$640</p> <p><b>Past Due:</b> \$640</p> <p><b>Last Payment:</b></p>	<p>Account Rating O9B</p> <p><b>Opened:</b> 3/18</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p>
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>	

**TRADES**

<p>CURACAO (H 083UH001)</p> <p><b>Type:</b> REVOLVING</p> <p><b>Loan Type:</b> CHARGE ACCOUNT</p> <p><b>Responsibility:</b> I</p> <p><b>Remarks:</b> UNPAID BALANCE CHARGED OFF</p>	<p>Account # 540671</p> <p><b>Credit Limit:</b> \$1,000</p> <p><b>High Credit:</b> \$328</p> <p><b>Terms:</b></p>	<p><b>Balance:</b> \$328</p> <p><b>Past Due:</b> \$0</p> <p><b>Last Payment:</b></p> <p><b>Charge Off:</b></p>	<p>Account Rating R09</p> <p><b>Opened:</b> 11/16</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 1/18</p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Months 1-12:</b>
<p>CREDITONEBNK (B 054MR013)</p> <p><b>Type:</b> REVOLVING</p> <p><b>Loan Type:</b> CREDIT CARD</p> <p><b>Responsibility:</b> I</p> <p><b>Remarks:</b> PURCHASED BY ANOTHER LENDER</p>	<p>Account # 444796232438</p> <p><b>Credit Limit:</b> \$450</p> <p><b>High Credit:</b> \$996</p> <p><b>Terms:</b></p>	<p><b>Balance:</b> \$0</p> <p><b>Past Due:</b> \$0</p> <p><b>Last Payment:</b></p> <p><b>Charge Off:</b></p>	<p>Account Rating R09</p> <p><b>Opened:</b> 8/16</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 7/18</p> <p><b>Verified:</b> 12/18</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Months 1-12:</b>
<p>WEBBNK/FHUT (D 02CSN002)</p> <p><b>Type:</b> REVOLVING</p> <p><b>Loan Type:</b> CHARGE ACCOUNT</p> <p><b>Responsibility:</b> I</p> <p><b>Remarks:</b> PURCHASED BY ANOTHER LENDER</p>	<p>Account # 636992106175</p> <p><b>Credit Limit:</b> \$500</p> <p><b>High Credit:</b> \$640</p> <p><b>Terms:</b></p>	<p><b>Balance:</b> \$0</p> <p><b>Past Due:</b> \$0</p> <p><b>Last Payment:</b></p> <p><b>Charge Off:</b></p>	<p>Account Rating R09</p> <p><b>Opened:</b> 3/17</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 2/18</p> <p><b>Verified:</b> 4/18</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Months 1-12:</b>

**TRADES**

FST PREMIER (B 041PF045)	Account # 517800664827	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$400	<b>Balance:</b> \$512	<b>Opened:</b> 11/16
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$612	<b>Past Due:</b> \$512	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 11/17
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 4/18
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90			

TIME FINANCE (F 079FK005)	Account # 21074793	Account Rating	I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$9,712	<b>Opened:</b> 2/19
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$10,144	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> 036M382	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> (03 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Update Method:</b> automated <b>Months 1-12:</b> 111
0 0 0 30 60 90			

SYNCB/JCP (D 0235058D)	Account # 600889683415	Account Rating	R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$451	<b>Opened:</b> 2/16
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$531	<b>Past Due:</b> \$0	<b>Paid:</b>
<b>Responsibility:</b> I	<b>Terms:</b> MIN54	<b>Last Payment:</b>	<b>Closed:</b>
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19
<b>Late Payments</b> (40 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Update Method:</b> automated <b>Months 1-12:</b> 111112111111 <b>Months 13-24:</b> 111111111111 <b>Months 25-36:</b> 111111111111 <b>Months 37-48:</b> 1111
1 0 0 30 60 90			

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/13/19	LS FINANCING (FLA2613540 CAL)		
10/23/18	OPORTUN/PROG (FNC3435243 CAL)		
1/26/18	SYNCB/OLD NA (NNY4215611 EAS)		

**REPORT SERVICED BY**

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