



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/09/19 12:50 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8464  
 Name: Silva, Lourdes  
 Current Address: 1087 s circle city dr  
 Corona CA.92879

### SILVA , LOURDES

#### Also Known As:

SILVAMENDEZ, LOURDES, MAIRA  
 SILVA, LORDES  
 SILVAMENDEZ, LOURDESMAIRA

SSN: 000-00-8688  
 Date of Birth: 01/83

Phone:

In File Since: 1/04

#### Current Address:

1087 CIRCLE CITY DR. #106.  
 CORONA CA. 92879

Reported 5/19

#### Previous Address:

1535 PLAZA DE NOCHE #5.  
 CORONA CA. 92882

Reported 6/17

#### Previous Address:

1645 VIA SANTIAGO #G.  
 CORONA CA. 92882

### EMPLOYMENT

AYRES LODGE AND SUITES  
 CORONA WEST  
 CORONA, CA.

Position: COOK

Start: 11/06  
 End:

In File Since: 5/18  
 Effective: 5/18

MANCHA DEVELOPMENT CO

Position: SERVER

Start:  
 End:

In File Since: 12/04  
 Effective:

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

4 INQUIRIES IN THE LAST 60 DAYS

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+527

#### Explanation

- 12 The date that you opened your oldest account is too recent
  - 14 Lack of sufficient credit history
  - 32 Balances on bankcard or revolving accounts too high compared to credit limits
  - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 10  
 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)**

<b>Public Records:</b>	0	<b>Collections:</b>	0	<b>Trades:</b>	16	<b>Inquiries:</b>	21
<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>	7	\$4,923	\$4,850	\$4,039	\$0	\$213	17%
<b>Installment</b>	9	\$5,975	\$0	\$4,370	\$0	\$360	n/a
<b>Total</b>	<b>16</b>	<b>\$10,898</b>	<b>\$4,850</b>	<b>\$8,409</b>	<b>\$0</b>	<b>\$573</b>	

**TRADES**

FST PREMIER (B 041PF015)		Account # 517800683138		Account Rating R01	
<b>Type:</b>	REVOLVING	<b>Credit Limit:</b>	\$700	<b>Balance:</b>	\$648
<b>Loan Type:</b>	CREDIT CARD	<b>High Credit:</b>	\$709	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	MIN46	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Closed:</b>	
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>		<b>Payment Pattern</b>	
(02 Months)	30 60 90	<b>Maximum:</b>		<b>Update Method:</b>	automated
		<b>Amount:</b>		<b>Months 1-12:</b>	11
		<b>Date:</b>			
CB/VICSCRT (C 016US001)		Account # 585637534837		Account Rating R01	
<b>Type:</b>	REVOLVING	<b>Credit Limit:</b>	\$250	<b>Balance:</b>	\$158
<b>Loan Type:</b>	CHARGE ACCOUNT	<b>High Credit:</b>	\$247	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	MIN27	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Closed:</b>	
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>		<b>Payment Pattern</b>	
(08 Months)	30 60 90	<b>Maximum:</b>		<b>Update Method:</b>	automated
		<b>Amount:</b>		<b>Months 1-12:</b>	11111111
		<b>Date:</b>			
OPORTUNPROG (F 02CX002)		Account # 3034788		Account Rating 101	
<b>Type:</b>	INSTALLMENT	<b>Credit Limit:</b>		<b>Balance:</b>	\$3,495
<b>Loan Type:</b>	UNSECURED	<b>High Credit:</b>	\$4,575	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	032M228	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Closed:</b>	
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>		<b>Payment Pattern</b>	
(10 Months)	30 60 90	<b>Maximum:</b>		<b>Update Method:</b>	automated
		<b>Amount:</b>		<b>Months 1-12:</b>	X111111111
		<b>Date:</b>			
BK OF AMER (B 01597029)		Account # 5759		Account Rating R01	
<b>Type:</b>	REVOLVING	<b>Credit Limit:</b>	\$500	<b>Balance:</b>	\$451
<b>Loan Type:</b>	SECURED CREDIT CARD	<b>High Credit:</b>	\$504	<b>Past Due:</b>	\$0
<b>Responsibility:</b>	I	<b>Terms:</b>	MIN25	<b>Last Payment:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>		<b>Closed:</b>	
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>		<b>Payment Pattern</b>	
(08 Months)	30 60 90	<b>Maximum:</b>		<b>Update Method:</b>	automated
		<b>Amount:</b>		<b>Months 1-12:</b>	11111111
		<b>Date:</b>			

TRADES

KOHL'S/CAPONE (D 012EN005) Account # 639305086796 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,875 **Opened:** 5/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,058 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN58 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 11

CAPITAL ONE (B 01DTV001) Account # 517805950390 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$452 **Opened:** 11/17  
**Loan Type:** CREDIT CARD **High Credit:** \$508 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

FST PREMIER (B 041PF015) Account # 517800674077 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$455 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$475 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN32 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

CREDITONEBNK (B 054MR013) Account # 444796238233 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$422 **Past Due:** \$0 **Paid:** 4/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111

LENDIFY FIN (F 02G6T001) Account # 101137952104 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$875 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M132 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

TRADES

LENDIFY FIN (F 02G6T001) Account # 101137952103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2226373 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 029M **Last Payment:** **Closed:** 9/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101137952102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 021M **Last Payment:** **Closed:** 7/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXX11111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1955711 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 6/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1675419 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 11/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 938329 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14  
**Loan Type:** UNSECURED **High Credit:** \$1,155 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 7/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX1111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 790124 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 007M **Last Payment:** **Closed:** 7/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
8/12/19	APOYO FINANC (FNC6038461 CAL)		
8/08/19	LENDIFY FINA (FNC4076411 CAL)		
7/23/19	LENDIFY FINA (FNC4076411 CAL)		
7/13/19	LS FINANCING (FLA2613540 CAL)		
6/26/19	MONEY MART (FPH3893119 EAS)		
6/07/19	ACE CASH EXP (FHO5134479 SCT)		
5/17/19	ACE CASH EXP (FHO5134479 SCT)		
5/15/19	YOUCHECKCRDT (ZLA8180104 CAL)		
4/12/19	APOYO FINANC (FNC6038461 CAL)		
3/29/19	LENDIFY FINA (FNC4076411 CAL)		
1/12/19	CHECK INTO C (FTN5147441 SCT)		
11/21/18	BK OF AMER (BNC2428053 FLA)		
11/21/18	BK OF AMER (BPH3346328 EAS)		
7/17/18	LENDIFY FINA (FNC4076411 CAL)		
5/07/18	APOYO FINANC (FNC6038461 CAL)		
3/06/18	CBNA (BNY6519225 EAS)		
2/13/18	CAP ONE (BPC2699824 NTL)		
2/09/18	CAP ONE (BPC2699824 NTL)		
1/20/18	CBNA (BNY6519225 EAS)		
11/03/17	CAP ONE (BPC2699824 NTL)		

**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)