



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/13/19 13:34 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Silva , Lourdes
 Current Address: 1087 S Circle city Dr 106
 Corona CA.92879

SILVA , LOURDES

Also Known As:

SILVAMENDEZ, LOURDES, MAIRA
 SILVA, LORDES
 SILVAMENDEZ, LOURDES MAIRA

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

SCORING

Type

VANTAGESCOR3

Score

+542

Explanation

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

Public Records: 0 Collections: 0 Trades: 16 Inquiries: 19

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	7	\$4,281	\$4,750	\$3,546	\$0	\$198	25%
Installment	9	\$5,975	\$0	\$5,038	\$0	\$360	n/a
Total	16	\$10,256	\$4,750	\$8,584	\$0	\$558	

TRADES

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:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

LENDIFY FIN (F 02G6T001) Account # 101137952104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,270 **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:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

FST PREMIER (B 041PF015) Account # 517800683138 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$87 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$87 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

CB/VICSCRT (C 016US001) Account # 585637534837 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$205 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$247 **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:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 5759 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$484 **Opened:** 11/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$504 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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 # 3034788 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,768 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M228 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

KOHL'S/CAPONE (D 012EN005) Account # 639305086796 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,921 **Opened:** 5/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,058 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN61 **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
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

CAPITAL ONE (B 01DTV001) Account # 517805950390 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$459 **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:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

FST PREMIER (B 041PF015) Account # 517800674077 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$390 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$455 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **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
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

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:

TRADES

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:

OportunProg (F 02CX002) Account # 938329 Account Rating I01
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:** 11XX111111
(11 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CXY002)		Account # 790124	Account Rating 101
Type: INSTALLMENT		Credit Limit:	Balance: \$0
Loan Type: UNSECURED		High Credit: \$525	Opened: 12/13
Responsibility: C		Terms: 007M	Paid:
Remarks: CLOSED			Closed: 7/14
			Verified: 7/14
			Update Method: automated
Late Payments 0 0 0 Delinquency		Maximum:	Payment Pattern
(06 Months) 30 60 90		Amount:	Months 1-12: X11111
		Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
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 (BPH3346328 EAS)		
11/21/18	BK OF AMER (BNC2428053 FLA)		
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)		
8/30/17	LENDIFY FINA (FNC4076411 CAL)		
8/11/17	SYNCB/JCP (NNY1212672 EAS)		

REPORT SERVICED BY

TRANSUNION
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