



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/14/19 13:13 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Medina , Miriam  
 Current Address: 12245 Alondra Blvd 8  
 Norwalk CA.90650

**MEDINA , MIRIAM HAYDEE**

**Also Known As:**

MEDINAORTIZ,MIRIAM,HAYDEE  
 ORTIZ,MIRIAM,MEDINA  
 MEDINA,MIRAN

**SSN:** 000-00-0000  
**Date of Birth:** 11/86

**Phone:**

**In File Since:** 12/11

**Current Address:**  
 12245 ALONDRA BV. #8.  
 NORWALK CA. 90650  
 Reported 12/18

**Previous Address:**  
 9331 MANDALE ST.  
 BELLFLOWER CA. 90706  
 Reported 4/12

**Previous Address:**  
 12245 ALONDRA BV. #8.  
 BELLFLOWER CA. 90706

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	7 INQUIRIES IN THE LAST 60 DAYS

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+589</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 10	<b>Inquiries:</b> 27				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	6	\$7,694	\$8,050	\$7,558	\$0	\$261	6%
<b>Installment</b>	3	\$12,363	\$0	\$9,066	\$0	\$429	n/a
<b>Open</b>	1	\$1,750	\$0	\$0	\$0	\$0	100%
<b>Closed w/Balance</b>	-	n/a	n/a	\$4,855	\$0	\$0	n/a
<b>Total</b>	<b>10</b>	<b>\$21,807</b>	<b>\$8,050</b>	<b>\$21,479</b>	<b>\$0</b>	<b>\$690</b>	

**COLLECTIONS**

CREDIT MGMT (Y 523B001) Account # 69090592 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$69 **Balance:** \$69 **Past Due:** \$69 **Last Payment:**  
**Account Type:** OPEN **Responsibility:** I **Opened:** 4/19 **Paid:** **Closed:** **Verified:** 7/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

CURACAO (H 083UH001) Account # 520693 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$2,094 **Balance:** \$1,284 **Opened:** 4/08  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,284 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5206934200 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,571 **Opened:** 4/08  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$3,571 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 4/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/ASHHOM (F 0999209T) Account # 601919302865 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$659 **Opened:** 4/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$748 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (03 Months) 0 0 0 30 60 90 **Amount:**  
**Date:**

SYNCB/CARECR (F 0999206T) Account # 601918364328 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$6,000 **Balance:** \$5,998 **Opened:** 5/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$5,998 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN176 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (02 Months) 0 0 0 30 60 90 **Amount:**  
**Date:**

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220379533 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$199 **Opened:** 4/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$199 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:** **Date:**

WESTLAKE FIN (F 01T9Q001) Account # 10217428 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$9,066 **Opened:** 1/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,363 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M429 **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  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111 **Date:**

CB/VICSCRT (C 016US001) Account # 585637535615 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$266 **Opened:** 5/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$266 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN10 **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:**

LENDIFY FIN (F 02G6T001) Account # 101314261101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111111  
(11 Months) 30 60 90 **Amount:** **Date:**

BK OF AMER (B 01597029) Account # 5226 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$436 **Opened:** 2/19  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$483 **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:** 111  
(03 Months) 30 60 90 **Amount:** **Date:**

**TRADES**

PAYLEASE (R 02FMY001)	Account #T56934517P131	Account Rating 001
<b>Type:</b> OPEN	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> RENTAL AGREEMENT	<b>High Credit:</b> \$1,750	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> M1750	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
(01 Months) <b>30 60 90</b>	<b>Amount:</b>	<b>Update Method:</b> automated
	<b>Date:</b>	<b>Months 1-12:</b> 1

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/14/19	LS FINANCING (FLA2613540 CAL)		
7/14/19	LENDIFY FINA (FNC4076411 CAL)		
7/06/19	APOYO FINANC (FNC6038461 CAL)		
7/05/19	LENDIFY FINA (FNC4076411 CAL)		
6/29/19	LENDIFY FINA (FNC4076411 CAL)		
6/18/19	LS FINANCING (FLA2613540 CAL)		
5/23/19	SYNCB/JCP (NNY1212672 EAS)		
5/20/19	LENDIFY FINA (FNC4076411 CAL)		
5/07/19	SYNCB (NDY1263431 DAY)		
5/03/19	SYNCB/CHEVRN (BNY2754256 EAS)		
4/29/19	SYNCB/WALMRT (NNY1212732 EAS)		
4/28/19	SYNCB/WALMRT (NNY1212732 EAS)		
4/22/19	SYNCB (NDY1263431 DAY)		
4/04/19	JPMCB CARD (BUS0006675 NTL)		
3/24/19	JPMCB CARD (BUS5165714 NTL)		
3/24/19	CAP ONE (BPC2699824 NTL)		
3/06/19	SYNCB/WALMRT (NNY1212732 EAS)		
2/27/19	SYNCB/OLD NA (NNY4215611 EAS)		
2/21/19	CAP ONE (BPC2699824 NTL)		
2/20/19	BK OF AMER (BNC2428053 FLA)		
2/20/19	BK OF AMER (BPH3346328 EAS)		
2/14/19	BK OF AMER (BNC6199555 FLA)		
2/06/19	CERRITOS NIS (ACH1028943 CHI)		
2/05/19	SYNCB/WALMRT (NNY1212732 EAS)		
1/23/19	LENDIFY FINA (FNC4076411 CAL)		
6/15/18	LENDIFY FINA (FNC4076411 CAL)		
2/02/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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