



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/22/19 12:34 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7456
 Name: Guevara, Fany
 Current Address: 5078 n raphael st
 los angeles CA.90042

GUEVARA , FANY MAIRUTH

Also Known As: GUEVARACIBRIAN,FANYMAIRUT,M AI
 GUEVARA,FANY,MAIRUT
 GUEVARACIBRIAN,FANY,MAIRUT

SSN: 000-00-0000 **Phone:** **In File Since:** 1/14

Date of Birth: 12/77

Current Address: 5078 RAPHAEL ST.
 LOS ANGELES CA. 90042
Reported 6/18

Previous Address: 1426 W. 35TH ST.
 LOS ANGELES CA. 90018
Reported 7/14

Previous Address: 5018 MCKINLEY AV.
 LOS ANGELES CA. 90011

EMPLOYMENT

SELF EMPLOYEE LOS ANGELES, CA.	Position: SELF-EMPLOYED	Start: 10/06 End:	In File Since: 10/18 Effective: 10/18
GUEVARA HOUSEKEEPING	Position: HOUSEKEEPER	Start: End:	In File Since: 2/16 Effective: 2/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+577	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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:	0	Trades:	10	Inquiries:	45
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$4,650	\$4,500	\$4,633	\$0	\$180	0%
Installment	7	\$7,575	\$0	\$5,385	\$0	\$391	n/a
Closed w/Balance-		n/a	n/a	\$6,701	\$1,629	\$0	n/a
Total	10	\$12,225	\$4,500	\$16,719	\$1,629	\$571	

TRADES

SYNCB/CARECR (F 0999206T) Account # 601918347257 Account Rating R09
Type: REVOLVING **Credit Limit:** \$7,000 **Balance:** \$6,701 **Opened:** 1/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$6,701 **Past Due:** \$1,629 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

BK OF AMER (B 01597029) Account # 6627 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$2,048 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$2,065 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN64 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (15 Months) 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111211111111
Amount: **Months 13-24:** 111
Date:

LENDIFY FIN (F 02G6T001) Account # 124246810102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,725 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (10 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X11111
Amount:
Date:

BK OF AMER (B 01597029) Account # 1648 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$2,585 **Opened:** 4/18
Loan Type: CREDIT CARD **High Credit:** \$2,585 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN116 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (14 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 2858868 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,660 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M240 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (11 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount:
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 124246810101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XXXXX111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2025651 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$6,076 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 6/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/18
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:

OPORTUNPROG (F 02CX002) Account # 1248651 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$4,076 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 12/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/16
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 # 826460 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 5/15
Remarks: CLOSED **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX11XXX1111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 599868 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/13
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 012M **Last Payment:** **Closed:** 1/14
Remarks: CLOSED **Charge Off:** **Verified:** 1/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/22/19	LS FINANCING (FLA2613540 CAL)		
6/12/19	CAPITAL ONE (BPC3575459 NTL)		
6/06/19	CAPITAL ONE (BPC3575459 NTL)		
5/22/19	LS FINANCING (FLA2613540 CAL)		
5/21/19	LS FINANCING (FLA2613540 CAL)		
5/15/19	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/14/19	LS FINANCING (FLA2613540 CAL)		
5/14/19	APOYO FINANC (FNC6038461 CAL)		
5/13/19	LENDIFY FINA (FNC4076411 CAL)		
5/09/19	LENDIFY FINA (FNC4076411 CAL)		
3/21/19	LENDIFY FINA (FNC4076411 CAL)		
3/19/19	LENDIFY FINA (FNC4076411 CAL)		
3/18/19	LENDIFY FINA (FNC4076411 CAL)		
3/18/19	CAP ONE (BPC2699824 NTL)		
3/09/19	LENDIFY FINA (FNC4076411 CAL)		
2/28/19	LENDIFY FINA (FNC4076411 CAL)		
2/26/19	LENDIFY FINA (FNC4076411 CAL)		
1/19/19	LENDIFY FINA (FNC4076411 CAL)		
1/12/19	LENDIFY FINA (FNC4076411 CAL)		
1/04/19	LENDIFY FINA (FNC4076411 CAL)		
1/03/19	LENDIFY FINA (FNC4076411 CAL)		
12/30/18	CAP ONE (BPC2699824 NTL)		
12/12/18	LENDIFY FINA (FNC4076411 CAL)		
12/05/18	LENDIFY FINA (FNC4076411 CAL)		
11/17/18	CAP ONE (BPC2699824 NTL)		
11/07/18	LENDIFY FINA (FNC4076411 CAL)		
10/21/18	LENDIFY FINA (FNC4076411 CAL)		
10/09/18	LENDIFY FINA (FNC4076411 CAL)		
10/06/18	APOYO FINANC (FNC6038461 CAL)		
9/15/18	LENDIFY FINA (FNC4076411 CAL)		
8/31/18	LENDIFY FINA (FNC4076411 CAL)		
8/17/18	CAP ONE (BPC2699824 NTL)		
8/08/18	LENDIFY FINA (FNC4076411 CAL)		
8/07/18	LENDIFY FINA (FNC4076411 CAL)		
8/04/18	LENDIFY FINA (FNC4076411 CAL)		
6/23/18	LENDIFY FINA (FNC4076411 CAL)		
6/22/18	BK OF AMER (BPH3346328 EAS)		
6/05/18	LENDIFY FINA (FNC4076411 CAL)		
4/26/18	CREDCO (ZCO8256078 CAL)		
4/17/18	LENDIFY FINA (FNC4076411 CAL)		
4/06/18	BK OF AMER (BNC2428053 FLA)		
4/02/18	BK OF AMER (BNC2428053 FLA)		
11/28/17	CREDCO (ZCO8256078 CAL)		
11/17/17	LENDIFY FINA (FNC4076411 CAL)		
11/16/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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