



Sanchez-Godinez,Rubi-marily 616806735;CA-715 Elkington Ave/CA 93905;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 7-23-2019 TIME 15:03:18 V601 TCAC

*RUBI SANCHEZ SS: 616-80-6735 E: RAM CO
*715 ELKINGTON AVE APT 14 DOB: 10/04/89 RPTD: 6-13 TO 8-13 U
SALINAS CA 939051237
RPTD: 3-19 TO 4-19 U 1X E: RAMCO ENTERPRISES
LAST SUB: 1992420 RPTD: 5-18 I
*1112 DEL MONTE AVE APT 47
SALINAS CA 939051547
RPTD: 8-08 TO 9-18 U 10X
*1041 BUCKHORN DR UNIT 54
SALINAS CA 939054769
RPTD: 2-16 TO 9-18 U 6X
*GODINEZ RUBI SANCHEZ, RUBI GODINEZ,
*RUBY M SANCHEZ, RUBI M SANCHEZ SR

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 478 SCORE FACTORS: 68, 04, 07, 85
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
*JPMCB CARD 9-11 \$300-L \$576-C CHARGOFF DELINQ 180
3182310 BC CRC REV 1 1-18-19 \$576 1-19 (88) L654321CCCC1C
426684127430 5-18 \$576 CCCCCCCCCCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **
*TD BANK USA/TARGETCRED 5-18 \$500-L \$775-C CHARGOFF DELINQ 150
1948369 DV CRC REV 1 7-19-19 \$775 1-19 (14) LLLLLLLL54321C
5859752128954275 \$775 C
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **
*SYNCB/JCP 3-18 \$190-L \$389-C CHARGOFF DELINQ 150
3321860 DC CHG REV 1 7-15-19 \$389 10-18 (17) LLLLLLLLLLLL543
6008896894335394 \$290 21CC
*SANTANDER CONSUMER USA 7-13 \$15,927-O \$3,259-C CHARGOFF 90 2 TIMES
0507170 FP AUT 75 1 6-30-19 \$3,259 5-19 (72) LL3321CCCK212
30000125442411000 4-19 \$3,259 1CCCC1CCCC
*MIDLAND FUNDING 11-17 \$3,743-O COLLACCT
1946387 YC D/B 1 1 7-08-19 \$2,327 3-19 (5) GGGGG
8578454087 1-19 \$2,327
ORIGINAL CREDITOR: SYNCHRONY BANK
*SYNCB/JCP 6-13 \$1,600-L \$180-H TRANSFER CURR ACCT
3321860 DC CHG REV 1 12-30-14 12-14 (20) B00000000CCCC
600889590685 3-14 0CCCCC
** ACCOUNT CLOSED DUE TO TRANSFER **
*SYNCB/WALMART 2-11 \$1,500-L \$349-H TRANSFER CURR ACCT
1327500 DV CHG REV 1 2-12-13 2-13 (24) BCCCCCCCCCCCC
603220352264 1-13 C0CCCCCCCCC
** ACCOUNT CLOSED DUE TO TRANSFER **
*SYNCB/NTWK 1-16 \$3,000-L \$3,742-C CLOSED CHARGOFF
2207100 BC CHG REV 1 12-25-17 \$0 12-17 (24) B-L54321CC1CC

6501723634242257		3-17				1CCCCCCCCC
** PURCHASED BY ANOTHER LENDER **						
* CITI		3-14	\$1,100-L	\$1,625-H	CLOSED	DELINQ 90
1339272 BB FSC REV	1	6-26-19	\$1,256	6-19	(34)	321CCCCCCCCC
4100390427961921		2-19	\$216	\$110		CCCCC00000C
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **						
*AMEX		3-14	\$1,100-L	\$1,565-H	CLOSED	CURR ACCT
1229200 BC CRC REV	1	6-27-16	\$0	6-16	(28)	B
3499921088114393			UNK			
** PURCHASED BY ANOTHER LENDER **						
*CAP1/BSTBY		4-11	\$500-L	\$488-H	CLOSED	CURR ACCT
1391139 DV CHG REV	1	9-09-13		9-13	(30)	BCCCCCCCCC
7021272173458600		8-13	\$50-A			CCCCCCCCC
** PURCHASED BY ANOTHER LENDER **						
*SYNCB/WALMART DC		10-12	\$250-L	\$585-H	PAID	CUR WAS 60
1320874 BC CRC REV	1	4-02-18		4-18	(64)	B21CCCCC000C
523914103209		3-18				CC000CCCCC
*SEARS/CBNA		1-14	\$3,250-L	\$1,579-H	PAID	CUR WAS 30
1230730 BC CRC REV	1	9-18-18		9-18	(57)	BCCC0000CCCC
5121072338620281		1-18			3-14/1	CCCCCCCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
*AMEX/DSNB		10-15	\$300-L	\$147-H	PAID	CUR WAS 30
1917250 BC CRC REV	1	7-17-18		7-18	(32)	B00000000000
377481502083642		12-15			12-15/1	00000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
*TD BANK USA/TARGETCRED		9-16	\$2,000-L	\$345-H	PAID	CUR WAS 30
1948369 DV CRC REV	1	5-17-18		5-18	(20)	B00000000000
5859752096606097		3-17				0CCC1CC
** CLOSED DUE TO INACTIVITY **						
*SYNCB/MC		2-13	\$250-L	\$522-H	PAID	CUR WAS 30
1950896 BC CRC REV	1	7-30-17		7-17	(54)	B000CCCC1CCCC
524363100475		3-17				C0CCCCC0CC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
*SEARS/CBNA		3-12	\$270-L	\$326-H	PAID	CUR WAS 30
1230730 BC CRC REV	1	6-18-16		6-16	(51)	B0CCCCC0000
5121072042215352		4-16				CCC1CCC00000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
*COMENITYBANK/NY&CO		10-10	\$940-L	\$158-H	PAID	CURR ACCT
2322630 CG CHG REV	1	4-22-19		4-19	(99)	B00000000000
58629		9-16				000000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
*KOHLS/CAPONE		11-11	\$300-L	\$336-H	PAID	CURR ACCT
1926781 DC CHG REV	1	4-19-19		4-19	(89)	B00000000000
6393050627794191		3-17				000000000000
** CLOSED DUE TO INACTIVITY **						
*CAP1/DBARN		10-14	\$1,000-L	\$291-H	PAID	CURR ACCT
1269250 ND CHG REV	1	1-22-19		1-19	(51)	BCCCCCCCCC
5856372456434379		3-15				CCCCCCCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
OPORTUN/PROGRESO FINAN		8-17	\$1,070-O		PAID	CURR ACCT

2530016 FP UNS 13-E 1	9-01-18		9-18	(13)	BCCCCCCCCCCC
2323897	9-18				
*MACYS/DSNB	1-11	\$100-L	\$137-H	PAID	CURR ACCT
1362830 DZ CHG REV 1	2-22-18		2-18	(85)	B00000000000
436473017041	3-15				000000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*SYNCB/JCP	11-10	\$1,000-L	\$201-H	PAID	CURR ACCT
3321860 DC CHG REV 1	9-08-17		9-17	(82)	B00000000000
600889536234	11-14				000000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*SYNCB/JCP	11-14	\$2,200-L	\$223-H	PAID	CURR ACCT
3321860 DC CHG REV 1	9-03-17		9-17	(34)	B00000000000
600889592580	4-16				000CCCCCCC00
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*SYNCB/JC PENNEY DC	7-14	\$2,000-L	\$104-H	PAID	CURR ACCT
1639840 BC CRC REV 1	8-14-17		8-17	(34)	B00000000000
546680200214	6-15				000000CCCC00
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
*SYNCB/JCP	4-12	\$1,000-L	\$210-H	PAID	CURR ACCT
3321860 DC CHG REV 1	7-03-17		7-17	(63)	B00000000000
600889590495	6-13				000000000000
** CLOSED DUE TO INACTIVITY **					
SYNCB/TJX COS DC	4-15	\$1,024-L		PAID	CURR ACCT
1611540 BC CRC REV 1	4-14-17		4-17	(25)	B00000000000
524366105513					000000000000
*TD BANK USA/TARGETCRED	11-14	\$200-L	\$229-H	PAID	CURR ACCT
1948369 DV CRC REV 1	10-23-16		10-16	(23)	B00000000000
5859752052066229	4-15				00000CCCCC
** CLOSED DUE TO INACTIVITY **					
*BEST BUY/CBNA	4-11	\$500-L	\$488-H	PAID	CURR ACCT
2230970 ZR CHG REV 1	4-13-16		4-16	(30)	B00000000000
7021272173458600	11-13				000000000000
** CLOSED DUE TO INACTIVITY **					
TOP FINANCE COMPANY IN	12-12	\$15,520-O		PAID	CURR ACCT
1638340 FA AUT 48 5	12-31-15		12-15	(37)	BCCCCCCCCCCCC
30121900	12-15				CCCCCCCCCCCC
*CBNA	9-11	\$600-L	\$45-H	PAID	CURR ACCT
2631380 DC CHG REV 1	10-09-15		10-15	(49)	B00000000000
6011644335228184	8-13				000000000000
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **					
SYNCB/OLD NAVY	8-10	\$0-L	\$105-H	PAID	CURR ACCT
3607370 CG CHG REV 1	9-18-15		9-15	(62)	B00000000000
601859637865	8-13				000000000000
*TD BANK USA/TARGETCRED	3-13	\$200-L	\$142-H	PAID	CURR ACCT
1948369 DV CRC REV 1	2-20-15		2-15	(23)	B00000000000
439671167	11-13				00CCCCCCCC
** CLOSED DUE TO INACTIVITY **					
FAMSA INC	11-10	\$427-O		PAID	CURR ACCT
1001506 HF ISC 6 1	2-28-11		2-11	(4)	BCCC
1671292902963379	2-11				

FAMSA INC		UNK	\$2,340-L		PAID	CURR ACCT
1001506 HF CHG REV	1	11-30-10		11-10	(1) B	
16712929						
*PREFERRED CREDIT INC		3-18	\$2,220-O		OPEN	DELINQ 120
6903305 FZ SEC 36	1	6-30-19	\$2,150	6-19	(13)	4321-11C1CCCC
1969267		2-19	\$85	\$339		
*COMENITYCB/MYPLACERWDS		8-18	\$190-L	\$275-H	OPEN	DELINQ 120
1992420 CS CHG REV	1	6-29-19	\$275	6-19	(11)	4321CCCCCCC
578097111423		1-19	\$14	\$63		
COMENITYCB/MYPLACERWDS		8-18	\$250-L	\$137-H	OPEN	CURR ACCT
1992420 CS CHG REV	1	9-01-18	\$137	9-18	(1) C	
578097111365			\$27			
DON ROBERTO JEWELERS		4-10	\$563-H		INACTIVE	CURR ACCT
3394657 FF CHG REV	1	11-30-14	\$0	11-14	(56)	00CCCCC-----
65252215		10-14	\$70			-----
----- INQUIRIES -----						
AURA FINANCIAL/LENDIFY		7-16-19	2327360 FP			
MACYS/DSNB		6-24-19	1171389 DZ			
BK OF AMER		6-19-19	2440720 BC			
BK OF AMER		5-12-19	2440720 BC			
CBC/HARVEST PROP MGMNT		1-18-19	3993994 RR		REN	
MACYS/DSNB		12-20-18	1171389 DZ			
SEARS/CBNA		5-31-18	1351440 DC			
SEARS/CBNA		5-24-18	1351440 DC			
700 CREDIT/MIKES AUTO		5-13-18	3965525 AU		UNK AUT	
700 CREDIT/FRANKS AUTO		5-13-18	2816850 AU		UNK AUT	
CAPITAL ONE AUTO FIN		5-13-18	2576340 FP		AUT	
NOWCOM/WESTLAKE FINANC		5-13-18	1620920 FA		UNK AUT	
WFDS		5-13-18	1512470 FA			
CREDIT ONE BANK NA		3-26-18	3278143 BC			
BK OF AMER		3-26-18	2440720 BC			
CITI CARDS CBNA		3-26-18	1240750 BC			
PREFERRED CREDIT INC		3-16-18	1582250 FZ			
SYNCB/JC PENNEY		3-14-18	1354830 DC			
SEARS/CBNA		12-22-17	1351440 DC			
SEARS/CBNA		11-09-17	1351440 DC			
GCS/FRANKS AUTO SALES		9-17-17	7963851 AU		UNK AUT	
OPORTUN/PROGRESO FINAN		8-08-17	2530016 FP			
END -- EXPERIAN						