



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/23/19 22:21 CT

### TRANSUNION CONSUMER CREDIT REPORT

#### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3647  
 Name: Medina, Rosa  
 Current Address: 1252 Caoba Way  
 Salinas CA.93905

MEDINAHERNANDEZ , ROSA

Also Known As:  
 MEDINA,ROSA,H  
 HERNANDEZ,ROSA

SSN: 000-00-3647  
 Date of Birth: 08/71

Phone:

In File Since: 2/05

Current Address:  
 1252 CAOBA WY.  
 SALINAS CA. 93905  
 Reported 12/07

Previous Address:  
 751 ACAPULCO WY.  
 SALINAS CA. 93905  
 Reported 3/05

Previous Address:  
 171 TORO AV.  
 SALINAS CA. 93905

#### SCORING

Type	Score	Explanation
VANTAGESCOR3	+632	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information 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)

Public Records:	0	Collections:	1	Trades:	6	Inquiries:	3
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$1,001	\$0	\$0	\$0	\$0	100%
Installment	5	\$6,575	\$0	\$4,015	\$0	\$278	n/a
<b>Total</b>	<b>6</b>	<b>\$7,576</b>	<b>\$0</b>	<b>\$4,015</b>	<b>\$0</b>	<b>\$278</b>	

#### COLLECTIONS

ERC (Y 26MT002)	Account # 165600135	Account Rating 09B
Original Creditor: ATT U VERSE(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$327 Balance: \$327 Past Due: \$327 Last Payment:
Account Type: OPEN		Opened: 11/16 Paid: Closed: Verified: 7/19
Responsibility: I		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

LOBEL FIN (F 098JU001) Account # 482169 Account Rating I9P  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$14,479 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 042M **Last Payment:** **Closed:** 10/18  
**Remarks:** PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

OportunPROG (F 02CX002) Account # 2608329 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,015 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$6,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 037M278 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 1111

OportunPROG (F 02CX002) Account # 1700846 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** UNSECURED **High Credit:** \$4,300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 1/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 1111111

DN RBRTO JWL (J 0956X015) Account # 5801 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 3/05  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,001 **Past Due:** \$0 **Paid:** 7/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/16  
**Update Method:** automated  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111  
**Date:**

OportunPROG (F 02CX002) Account # 1292847 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15  
**Loan Type:** UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 5/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/16  
**Update Method:** automated  
**Months 1-12:** 111X111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 111X111111  
**Date:**

**TRADES**

OPORTUNPROG (F 02CXY002) Account # 1088769 Account Rating 101

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14

**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 6/15

**Remarks:** CLOSED **Charge Off:** **Verified:** 6/15

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/23/19	LS FINANCING (FLA2613540 CAL)		
2/06/19	LENDIFY FINA (FNC4076411 CAL)		
6/02/18	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)