



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/27/19 12:01 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6956
 Name: Lorenzo, Maria
 Current Address: 480 manzanita Ln
 tracy CA.95376

LOPEZ , MARIA G.

Also Known As:

LOPEZLORENZO,MARIA,G

SSN: 000-00-6956

Phone:

In File Since: 7/12

Date of Birth: 10/91

Current Address:

1725 S. HOLT RD.
 STOCKTON CA. 95206
 Reported 7/12

Previous Address:

442 PO BOX 442
 HOLT CA. 95234
 Reported 8/12

Previous Address:

48 MANZANITA LN.
 TRACY CA. 95376

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

VANTAGESCOR3

Score

+509

Explanation

- 12 The date that you opened your oldest account is too recent
 - 04 The balances on your accounts are too high compared to loan amounts
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 65 Lack of sufficient relevant first mortgage account information
- SCORECARD: 05

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 2 **Trades:** 20 **Inquiries:** 4

Negative Trade Accounts: 13 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 22

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	13	\$593	\$500	\$387	\$0	\$40	23%
Installment	7	\$18,521	\$0	\$19,090	\$397	\$193	n/a
Closed w/Balance-		n/a	n/a	\$11,206	\$9,920	\$121	n/a
Total	20	\$19,114	\$500	\$30,683	\$10,317	\$354	

COLLECTIONS

MIDLAND FUND (Y 36ET009) Original Creditor: SYNCHRONY BANK(retail) Account Type: OPEN Responsibility: I		Account # 8580350282 Remarks: PLACED FOR COLLECTION	Account Rating O9B Amount Placed: \$1,464 Balance: \$1,139 Past Due: \$1,139 Last Payment:	Opened: 5/18 Paid: Closed: Verified: 7/19 Update Method: automated
Delinquency	Maximum:	Payment Pattern	Start Date:	
	Amount:			
	Date:			
CAVALRY PORT (Y 1YNA008) Original Creditor: SYNCHRONY BANK(banking) Account Type: OPEN Responsibility: I		Account # 20917242 Remarks: PLACED FOR COLLECTION	Account Rating O9B Amount Placed: \$486 Balance: \$486 Past Due: \$486 Last Payment:	Opened: 4/18 Paid: Closed: Verified: 6/19 Update Method: automated
Delinquency	Maximum:	Payment Pattern	Start Date:	
	Amount:			
	Date:			

TRADES

TARGET/TD (D 06476007) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: CLOSED BY CREDIT GRANTOR		Account # 585975208482 Credit Limit: \$500 High Credit: \$1,017 Terms:	Account Rating R09 Balance: \$1,017 Past Due: \$1,016 Last Payment: Charge Off:	Opened: 4/16 Paid: Closed: 9/18 Verified: 7/19 Update Method: automated
Late Payments	Delinquency	Maximum:	Payment Pattern	Months 1-12:
(Months) 30 60 90		Amount:		
		Date:		
CAPITAL ONE (B 01DTV001) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: CLOSED BY CREDIT GRANTOR		Account # 517805937049 Credit Limit: \$1,500 High Credit: \$1,793 Terms:	Account Rating R09 Balance: \$1,391 Past Due: \$1,391 Last Payment: Charge Off:	Opened: 2/16 Paid: Closed: 2/18 Verified: 7/19 Update Method: automated
Late Payments	Delinquency	Maximum:	Payment Pattern	Months 1-12:
(Months) 30 60 90		Amount:		
		Date:		
WELLS FARGO (B 0908N664) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: UNPAID BALANCE CHARGED OFF		Account # 446540020693 Credit Limit: \$1,300 High Credit: \$1,790 Terms:	Account Rating R09 Balance: \$1,790 Past Due: \$1,790 Last Payment: Charge Off:	Opened: 1/13 Paid: Closed: 12/17 Verified: 7/19 Update Method: automated
Late Payments	Delinquency	Maximum:	Payment Pattern	Months 1-12:
(Months) 30 60 90		Amount:		
		Date:		

TRADES

DSNB MACYS (D 02A5T001) Account # 603534040727 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,200 **Balance:** \$1,550 **Opened:** 5/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,550 **Past Due:** \$1,550 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CAPITAL ONE (B 01DTV001) Account # 400344886051 Account Rating R09
Type: REVOLVING **Credit Limit:** \$3,500 **Balance:** \$3,588 **Opened:** 12/12
Loan Type: CREDIT CARD **High Credit:** \$4,093 **Past Due:** \$3,588 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/NETWRK (B 0561R006) Account # 650172022008 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,463 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/CARECR (F 0999206T) Account # 601918185826 Account Rating R09
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 5/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$720 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/AMAZON (D 0235064K) Account # 604578110101 Account Rating R09
Type: REVOLVING **Credit Limit:** \$260 **Balance:** \$0 **Opened:** 1/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$486 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

KAY JEWELERS (J 02G8P002)		Account # 763700000666		Account Rating R09	
Type: REVOLVING	Credit Limit: \$1,000	Balance: \$0	Opened: 12/16		
Loan Type: CHARGE ACCOUNT	High Credit: \$779	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed: 6/17		
Remarks: TRANSFERRED TO ANOTHER OFFICE		Charge Off:	Verified: 5/18		
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
30 60 90		Amount:		Months 1-12:	
		Date:			
SYNCB/JCP (D 0235058D)		Account # 600889682425		Account Rating R09	
Type: REVOLVING	Credit Limit: \$600	Balance: \$0	Opened: 12/15		
Loan Type: CHARGE ACCOUNT	High Credit: \$682	Past Due: \$0	Paid:		
Responsibility: I	Terms:	Last Payment:	Closed: 7/17		
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 4/18		
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Update Method: automated	
30 60 90		Amount:		Months 1-12:	
		Date:			
CCB/CHLDPLCE (C 01NZ8328)		Account # 578097116021		Account Rating R05	
Type: REVOLVING	Credit Limit: \$1,050	Balance: \$1,324	Opened: 7/13		
Loan Type: CHARGE ACCOUNT	High Credit: \$1,333	Past Due: \$334	Paid:		
Responsibility: I	Terms: MIN67	Last Payment:	Closed: 12/17		
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Verified: 7/19		
Late Payments (48 Months)	Delinquency	Maximum: 4/19 (05)	Payment Pattern	Update Method: automated	
6 3 5 30 60 90		Amount: \$284		Months 1-12: 555443321122	
		Date: 4/19		Months 13-24: 111232211111	
				Months 25-36: 111111111111	
				Months 37-48: 111111111111	
CAP1/JUSTICE (C 01DTV224)		Account # 855601000155		Account Rating R05	
Type: REVOLVING	Credit Limit: \$350	Balance: \$546	Opened: 8/16		
Loan Type: CHARGE ACCOUNT	High Credit: \$546	Past Due: \$251	Paid:		
Responsibility: I	Terms: MIN54	Last Payment:	Closed: 1/19		
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:	Verified: 3/19		
Late Payments (30 Months)	Delinquency	Maximum: 1/19 (05)	Payment Pattern	Update Method: automated	
2 2 3 30 60 90		Amount: \$152		Months 1-12: 554321111113	
		Date: 1/19		Months 13-24: 211111111111	
				Months 25-36: 111111	
LENDMARK (F 022L5022)		Account # 33101028602		Account Rating I03	
Type: INSTALLMENT	Credit Limit:	Balance: \$4,917	Opened: 11/18		
Loan Type: UNSECURED	High Credit: \$4,596	Past Due: \$397	Paid:		
Responsibility: I	Terms: 042M193	Last Payment:	Closed:		
Remarks:		Charge Off:	Verified: 6/19		
Late Payments (07 Months)	Delinquency	Maximum: 6/19 (03)	Payment Pattern	Update Method: automated	
1 0 0 30 60 90		Amount: \$397		Months 1-12: 21111111	
		Date: 6/19			

TRADES

THD/CBNA (B 026H3005) Account # 603532096396 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$387 **Opened:** 2/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$593 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111

USDOE/GLELSI (E 0368N5AV) Account # 3675798581 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$14,173 **Opened:** 7/12
Loan Type: STUDENT LOAN **High Credit:** \$13,925 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 11XX11X111XX
Date: **Months 13-24:** 1XXXXXXXXXX
Months 25-36: XXXXXXXXXXXXX
Months 37-48: XXXXXX111111

LENDMARK (F 022L5022) Account # 33100162109 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$5,712 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111

LENDMARK (F 022L5022) Account # 3699683 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$4,801 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 6/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (11 Months) 30 60 90 **Amount:** **Months 1-12:** X11111111111

LENDMARK (F 022L5022) Account # 8151220003699683 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: NOTE LOAN **High Credit:** \$3,717 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 7/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

SPRINGLF FIN (F 0654N4C4) Account # 8151220017170966 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15

Loan Type: NOTE LOAN **High Credit:** \$3,717 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 5/16

Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 5/16

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111

Date:

WE EFS (B 01XHC001) Account # 1143337060140001 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12

Loan Type: STUDENT LOAN **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**

Responsibility: M **Terms:** 025M **Last Payment:** **Closed:** 5/15

Remarks: CLOSED **Charge Off:** **Verified:** 5/15

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(30 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Months 13-24: 111111111111
Months 25-36: 111111

Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/27/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	APOYO FINANC (FNC6038461 CAL)		
8/29/18	OPORTUN/PROG (FNC3435243 CAL)		
8/14/17	CBCINNOVIS (QHO2004946 SCT)		

REPORT SERVICED BY

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