



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/27/19 12:09 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6845  
 Name: Martinez, Sandra  
 Current Address: 8367 Decosta Ave  
 Whittier CA.90606

**MARTINEZ, SANDRA G.**

**Also Known As:**

MARTINEZCASTRO,SANDRA  
 SANDRA,MARTINEZ

**SSN:** 000-00-6845  
**Date of Birth:** 12/77

**Phone:**

**In File Since:** 3/04

**Current Address:**

8367 DECOSTA AV.  
 WHITTIER CA. 90606  
 Reported 1/08

**Previous Address:**

15715 AMAPOLA DR.  
 HOUSTON TX. 77083  
 Reported 3/04

**Previous Address:**

8367 COSTA AV.  
 WILLIAM CA. 90606

### EMPLOYMENT

**READY PAC PRODUCE**

**Position:** SALES ASSOCIATE

**Start:** 7/09  
**End:**

**In File Since:** 5/18  
**Effective:** 11/17

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+601**

**Explanation**

98 There is a bankruptcy on your credit report  
 15 Newest delinquent or derogatory payment status on your accounts is too recent  
 04 The balances on your accounts are too high compared to loan amounts  
 18 Total of balances on accounts never late is too high compared to loan amounts  
 SCORECARD: 01  
 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:** 1      **Collections:** 0      **Trades:** 12      **Inquiries:** 5

**Negative Trade Accounts:** 6      **Trade Accounts with Any Historical Negatives:** 0      **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b>	5	\$1,400	\$0	\$1,380	\$0	\$133	n/a
<b>Total</b>	<b>12</b>	<b>\$1,400</b>	<b>\$0</b>	<b>\$1,380</b>	<b>\$0</b>	<b>\$133</b>	

### PUBLIC RECORDS

Z 508726P

Docket # 1820598

**Type:** CHAPTER 7 BANKRUPTCY  
 DISCHARGED

**Court:** BK(U.S. Bankruptcy  
 Court)

**Responsibility:** I

**Location:**

**Plaintiff:**

**Attorney:** FRANCIS GUILARDI

**Liabilities:**

**Orig Balance:**

**Curr Balance:**

**Filed:** 9/18

**Effective:**

**Paid:** 12/18

TRADES

LENDIFY FIN (F 02G6T001) Account # 101283031101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,380 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M133 **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:**

OPORTUNPROG (F 02CX002) Account # 1063975 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14  
**Loan Type:** UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 7/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X1XX11  
(19 Months) 30 60 90 **Amount:** **Months 13-24:** X111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 757166 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 11/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XX111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

JPMCB CARD (B 026QK001) Account # 540168308454 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 7/09  
**Loan Type:** CREDIT CARD **High Credit:** \$2,963 **Past Due:** \$0 **Paid:** 1/14  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/14  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 4/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 11111

CAPITAL ONE (B 01DTV205) Account # 549110000692 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,100 **Balance:** \$0 **Opened:** 7/05  
**Loan Type:** CREDIT CARD **High Credit:** \$956 **Past Due:** \$0 **Paid:** 10/10  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/10  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 4/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

JPMCB CARD (B 026QK001) Account # 464018203410 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 2/07  
**Loan Type:** CREDIT CARD **High Credit:** \$164 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/09  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (35 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1111111111

WELLS FARGO (B 0908N664) Account # 446542035119 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$3,300 **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** CREDIT CARD **High Credit:** \$3,938 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805952860 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 8/12  
**Loan Type:** CREDIT CARD **High Credit:** \$2,345 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

KOHL'S/CAPONE (D 012EN005) Account # 639305079939 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$637 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

CB/VICSCRT (C 016US001) Account # 585637517115 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$830 **Balance:** \$0 **Opened:** 12/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,052 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/18  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

**TRADES**

APOYO FINANC (F 02BZ2001)		Account # NOR373	Account Rating	IUR
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 10/17	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,750	<b>Past Due:</b> \$0	<b>Paid:</b> 8/18	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 8/18	
<b>Remarks:</b> CHAPTER 7 BANKRUPTCY		<b>Charge Off:</b>	<b>Verified:</b> 8/18	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90				<b>Months 1-12:</b>

CHECKNGO/AXF (F 02GHA001)		Account # 44912205	Account Rating	IUR
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 11/17	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,505	<b>Past Due:</b> \$0	<b>Paid:</b> 8/18	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 8/18	
<b>Remarks:</b> CHAPTER 7 BANKRUPTCY		<b>Charge Off:</b>	<b>Verified:</b> 8/18	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90				<b>Months 1-12:</b>

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
7/27/19	LS FINANCING (FLA2613540 CAL)		
5/05/19	LENDIFY FINA (FNC4076411 CAL)		
12/20/17	LENDIFY FINA (FNC4076411 CAL)		
12/17/17	LENDIFY FINA (FNC4076411 CAL)		
10/24/17	APOYO FINANC (FNC6038461 CAL)		

**CREDITOR CONTACT INFORMATION**

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508726P	(855) 460-9641	255 E. TEMPLE STREET LOS ANGELES, CA 90012

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)