



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/29/19 19:39 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0669
 Name: PEREZ, TERESA
 Current Address: 883 S Philadelphia St B
 Anaheim CA.92805

PEREZCRUZ , TERESADEJESUS

Also Known As:

CRUZ,TERESA,P
 PEREZCRUZ,TERESA,DEJESUS
 DEJESUSPEREZCRUZ,TERESA

SSN: 000-00-8126
Date of Birth: 10/82

Phone:

In File Since: 9/09

Current Address:

883 S. PHILADELPHIA ST. #B.
 ANAHEIM CA. 92805

Reported 11/18

Previous Address:

5815 E. LA PALMA AV. #344.
 ANAHEIM CA. 92807

Reported 9/09

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
HMC HOSPITALITY				5/19	5/19
COUNTRY INN	HOUSEKEEPE			4/18	4/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+615	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 07 You have too many delinquent or derogatory accounts 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: 0	Trades: 9	Inquiries: 8				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$9,000	\$0	\$8,091	\$0	\$449	n/a
Closed w/Balance-		n/a	n/a	\$6,406	\$6,406	\$0	n/a
Total	9	\$9,000	\$0	\$14,497	\$6,406	\$449	

TRADES

BK OF AMER (B 01597029) Account # 1903 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$763 **Opened:** 6/12
Loan Type: CREDIT CARD **High Credit:** \$763 **Past Due:** \$763 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
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:

BK OF AMER (B 01597029) Account # 0263 Account Rating R09
Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$5,643 **Opened:** 3/15
Loan Type: CREDIT CARD **High Credit:** \$5,643 **Past Due:** \$5,643 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/17
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:

LENDIFY FIN (F 02G6T001) Account # 131308954102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,991 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M190 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11

OPORTUNPROG (F 02CX002) Account # 2962870 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,100 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M259 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (09 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 11111111

LENDIFY FIN (F 02G6T001) Account # 131308954101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments (08 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: 30 60 90 **Date:** 1X111111

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805724290 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$0 **Opened:** 10/08
Loan Type: CREDIT CARD **High Credit:** \$1,509 **Past Due:** \$0 **Paid:** 1/19
Responsibility: A **Terms:** **Last Payment:** **Closed:** 6/14
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111121111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 2525727 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 8/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111
Date:

SYNCB/JCP (D 0235058D) Account # 600889682431 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 1/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 11X1111111111
Date: **Months 13-24:** 1111

OPORTUNPROG (F 02CX002) Account # 1232221 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 1111X1XX1111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/29/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	CAPITAL ONE (BPC3575459 NTL)		
7/18/19	CB INDIGO (BPT4997215 WAS)		
5/28/19	CURACAO (HLA2456536 CAL)		
4/18/19	LENDIFY FINA (FNC4076411 CAL)		
6/05/18	LENDIFY FINA (FNC4076411 CAL)		
4/04/18	CURACAO (HLA2456536 CAL)		
1/24/18	LENDIFY FINA (FNC4076411 CAL)		

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)