



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/31/19 13:30 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7255
 Name: vargas, yuridia
 Current Address: 828 e 4th st
 santa ana CA.92701

VARGAS , YURIDIA

Also Known As: **SSN:** 000-00-7255 **Phone:** **In File Since:** 6/04
Date of Birth: 09/82

Current Address:
 1114 W. SANTA ANA BV. #1.
 SANTA ANA CA. 92703
 Reported 5/04

Previous Address:
 828 E. 4TH ST.
 SANTA ANA CA. 92701
 Reported 7/16

Previous Address:
 1717 N. SPURGEON ST. #2.
 SANTA ANA CA. 92706

EMPLOYMENT

MARILYN BEAUTY SALON	Position: STYLIST	Start: End:	In File Since: 4/12 Effective: 4/12
YURIDIA VARGAS	Position:	Start: 4/01 End:	In File Since: 9/11 Effective: 9/11

SCORING

Type	Score	Explanation
VANTAGESCOR3	+654	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 04 The balances on your accounts are too high compared to loan amounts 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: 11	Inquiries: 7				
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	3	\$176	\$200	\$176	\$0	\$25	12%
Installment	8	\$4,410	\$0	\$3,591	\$0	\$0	n/a
Total	11	\$4,586	\$200	\$3,767	\$0	\$25	

TRADES

CREDITONEBNK (B 054MR013)		Account # 444796229621	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 10/15
Loan Type: CREDIT CARD	High Credit: \$641	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 12/16
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 5/17
Late Payments (Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12:
0 0 0 30 60 90			
SYNCB/WALMAR (D 0235057X)		Account # 603220381241	Account Rating R01
Type: REVOLVING	Credit Limit: \$200	Balance: \$176	Opened: 5/19
Loan Type: CHARGE ACCOUNT	High Credit: \$176	Past Due: \$0	Paid:
Responsibility: I	Terms: MIN25	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 7/19
Late Payments (02 Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12: 11
0 0 0 30 60 90			
MOHELA/DOFED (E 01WQN121)		Account # 1901451262KM00002	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$2,263	Opened: 5/04
Loan Type: STUDENT LOAN	High Credit: \$2,660	Past Due: \$0	Paid:
Responsibility: I	Terms: 300M	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 6/19
Late Payments (48 Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12: 1XX11XX11111 Months 13-24: 1111XX111111 Months 25-36: 111111X11111 Months 37-48: 11111111X11
0 0 0 30 60 90			
MOHELA/DOFED (E 01WQN121)		Account # 1901451262KM00001	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$1,328	Opened: 5/04
Loan Type: STUDENT LOAN	High Credit: \$1,750	Past Due: \$0	Paid:
Responsibility: I	Terms: 300M	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 6/19
Late Payments (48 Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12: 1XX11XX11111 Months 13-24: 1111XX111111 Months 25-36: 111111X11111 Months 37-48: 11111111X11
0 0 0 30 60 90			
AAT CAPITAL (F 02FT8001)		Account # 7161	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 12/17
Loan Type: UNSECURED	High Credit: \$2,501	Past Due: \$0	Paid:
Responsibility: I	Terms: 020M	Last Payment:	Closed: 3/18
Remarks: CLOSED		Charge Off:	Verified: 3/18
Late Payments (02 Months)	Delinquency	Maximum: Amount: Date:	Update Method: automated Months 1-12: 11
0 0 0 30 60 90			

TRADES

DSNB MACYS (D 02A5T001) Account #49066445 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 7/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$352 **Past Due:** \$0 **Paid:** 8/11
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/11
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11XXX111111
Months 37-48: 111111111111

AAT CAPITAL (F 02FT8001) Account #6960 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

AAT CAPITAL (F 02FT8001) Account #6364 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: SECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

US DEP ED (V 01BTP001) Account #700002075152961 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/04
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 4/13
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 4/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

US DEP ED (V 01BTP001) Account #700002075153061 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/04
Loan Type: STUDENT LOAN **High Credit:** \$2,660 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 4/13
Remarks: TRANSFERRED TO ANOTHER OFFICE **Charge Off:** **Verified:** 4/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

TRADES

US DEP ED (V 01BTP001)	Account # 6131972551	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: STUDENT LOAN	High Credit: \$4,600	Past Due: \$0
Responsibility: I	Terms: 108M50	Last Payment:
Remarks:		Charge Off:
		Opened: 5/04
		Paid:
		Closed: 9/11
		Verified: 9/11
		Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(48 Months) 30 60 90	Amount:	Months 1-12: 1111XXXXXX1X
	Date:	Months 13-24: 11111111X11X
		Months 25-36: XXXXXXXXXXX1

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/31/19	LS FINANCING (FLA2613540 CAL)		
7/29/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/20/19	SYNCB/WALMRT (NNY1212732 EAS)		
5/25/18	CREDCO (ZCO8256078 CAL)		
12/05/17	CREDCO (ZCO8256078 CAL)		
11/08/17	CHECK INTO C (FTN5147441 SCT)		
8/31/17	AAT CAPITAL (FLA3354242 CAL)		

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)