



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/31/19 13:33 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-0531  
 Name: Hernandez, Alejandra  
 Current Address: 1097 n state st  
 hemet CA.92543

**HERNANDEZ 3, ALEJANDRA**

**Also Known As:**

VALDOVINOS,ALEJANDRA  
 BALDOVINOS,ALEJANDRA  
 VALDOVINOS,ALEJADRA

**SSN:** 000-00-0531  
**Date of Birth:** 05/76

**Phone:**

**In File Since:** 7/98

**Current Address:**

1097 N. STATE ST. #37.  
 HEMET CA. 92543

**Reported 8/16**

**Previous Address:**

15433 W. TELEGRAPH RD. #36W.  
 SANTA PAULA CA. 93060

**Reported 8/12**

**Previous Address:**

450 SAN MIGUEL WY.  
 SANTA PAULA CA. 93060

### EMPLOYMENT

**LOWES**

**Position:**

**Start:**

**In File Since:** 3/19

**End:**

**Effective:** 3/19

**HARDWOOD CRAYTOOLS**

**Position:** WAREHOUSE

**Start:**

**In File Since:** 1/11

**End:**

**Effective:** 1/11

### SCORING

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+616**

98 There is a bankruptcy on your credit report  
 14 Lack of sufficient credit history  
 32 Balances on bankcard or revolving accounts too high compared to credit limits  
 12 The date that you opened your oldest account is too recent  
 SCORECARD: 02  
 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:** 2      **Collections:** 0      **Trades:** 13      **Inquiries:** 5

**Negative Trade Accounts:** 8      **Trade Accounts with Any Historical Negatives:** 0      **Occurrence of Historical Negatives:** 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	10	\$999	\$1,100	\$854	\$0	\$78	22%
<b>Installment</b>	2	\$15,820	\$0	\$14,734	\$0	\$386	n/a
<b>Total</b>	<b>13</b>	<b>\$16,819</b>	<b>\$1,100</b>	<b>\$15,588</b>	<b>\$0</b>	<b>\$464</b>	

**PUBLIC RECORDS**

Z 508727B Docket # 1012300  
**Type:** CHAPTER 7 BANKRUPTCY DISCHARGED  
**Court:** BK(U.S. Bankruptcy Court)  
**Responsibility:** I  
**Location:**  
**Plaintiff:**  
**Attorney:** MICHAEL H COLMENAR  
**Liabilities:**  
**Orig Balance:**  
**Curr Balance:**  
**Filed:** 5/10  
**Effective:**  
**Paid:** 8/10

Z 508735B Docket # 1815326  
**Type:** CHAPTER 7 BANKRUPTCY DISCHARGED  
**Court:** BK(U.S. Bankruptcy Court)  
**Responsibility:** C  
**Location:**  
**Plaintiff:**  
**Attorney:** LAUREN M FOLEY  
**Liabilities:**  
**Orig Balance:**  
**Curr Balance:**  
**Filed:** 6/18  
**Effective:**  
**Paid:** 10/18

**TRADES**

KOHL'S/CAPONE (D 012EN005) Account # 639305092680 Account Rating R01  
**Type:** REVOLVING  
**Loan Type:** CHARGE ACCOUNT  
**Responsibility:** I  
**Remarks:**  
**Credit Limit:** \$300  
**High Credit:** \$208  
**Terms:** MIN28  
**Balance:** \$130  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Payment Pattern**  
**Delinquency** Maximum: Amount: Date:  
 Late Payments (01 Months) 0 0 0  
 30 60 90  
**Opened:** 6/19  
**Paid:**  
**Closed:**  
**Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:** 1

PRESTIGE FNL (F 01EP3001) Account # 3829988 Account Rating 101  
**Type:** INSTALLMENT  
**Loan Type:** AUTOMOBILE  
**Responsibility:** C  
**Remarks:**  
**Credit Limit:**  
**High Credit:** \$15,820  
**Terms:** 066M386  
**Balance:** \$14,734  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Payment Pattern**  
**Delinquency** Maximum: Amount: Date:  
 Late Payments (09 Months) 0 0 0  
 30 60 90  
**Opened:** 8/18  
**Paid:**  
**Closed:**  
**Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:** 111111111

ML TAB BANK (F 02GY6002) Account # 431503376562 Account Rating R01  
**Type:** REVOLVING  
**Loan Type:** CREDIT CARD  
**Responsibility:** I  
**Remarks:**  
**Credit Limit:** \$300  
**High Credit:** \$300  
**Terms:** MIN25  
**Balance:** \$300  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Payment Pattern**  
**Delinquency** Maximum: Amount: Date:  
 Late Payments (Months) 0 0 0  
 30 60 90  
**Opened:** 6/19  
**Paid:**  
**Closed:**  
**Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:**

CAPITAL ONE (B 01DTV001) Account # 517805871091 Account Rating R01  
**Type:** REVOLVING  
**Loan Type:** CREDIT CARD  
**Responsibility:** I  
**Remarks:**  
**Credit Limit:** \$500  
**High Credit:** \$491  
**Terms:** MIN25  
**Balance:** \$424  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Payment Pattern**  
**Delinquency** Maximum: Amount: Date:  
 Late Payments (06 Months) 0 0 0  
 30 60 90  
**Opened:** 11/18  
**Paid:**  
**Closed:**  
**Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** 111111

TRADES

WFHM (B 082TE004) Account # 7080087417515 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 7/08  
**Loan Type:** FHA REAL ESTATE MORTGAGE **High Credit:** \$147,682 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 10/10  
**Remarks:** **Charge Off:** **Verified:** 10/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX11111111  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111  
**Date:**

FNCC (B 02BYW001) Account # 423980104054 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** CREDIT CARD **High Credit:** \$427 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

FIRST SVG CC (B 02BYX001) Account # 543360115008 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$350 **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** CREDIT CARD **High Credit:** \$421 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

ONEMAIN (F 02FRQ001) Account # 7133219000795613 Account Rating IUR  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13  
**Loan Type:** SECURED **High Credit:** \$10,041 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 7/15  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

MONTGOMERYWD (D 04534007) Account # 521601021 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 1/13  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$589 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

TRADES

SEVENTH AVE (D 0216B001) Account # 521601021 Account Rating **RUR**  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 11/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 10/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) **30** **60** **90** **Amount:**  
**Date:**

WEBBNK/FHUT (D 02CSN002) Account # 636992101578 Account Rating **RUR**  
**Type:** REVOLVING **Credit Limit:** \$614 **Balance:** \$0 **Opened:** 4/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$798 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/14  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 7/18  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) **30** **60** **90** **Amount:**  
**Date:**

MERRICK BK (B 01TGU001) Account # 412061405032 Account Rating **RUR**  
**Type:** REVOLVING **Credit Limit:** \$950 **Balance:** \$0 **Opened:** 5/11  
**Loan Type:** CREDIT CARD **High Credit:** \$1,284 **Past Due:** \$0 **Paid:** 11/13  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 11/13  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) **30** **60** **90** **Amount:**  
**Date:**

CAP1/BSTBY (D 01DTV057) Account # 700119195707 Account Rating **RUR**  
**Type:** REVOLVING **Credit Limit:** \$1,800 **Balance:** \$0 **Opened:** 5/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,725 **Past Due:** \$0 **Paid:** 9/13  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/13  
**Remarks:** CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 9/13  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) **30** **60** **90** **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/31/19	LS FINANCING (FLA2613540 CAL)		
6/02/19	LENDUP TAB (FNC1822249 CAL)		
11/29/18	CAP ONE (BPC2699824 NTL)		
8/17/18	PRESTIGE FIN (FUT2467142 MWB)		
8/16/18	MOSS BROS HO (ALA3769311 CAL)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508727B	(855) 460-9641	1415 STATES STREET SANTA BARBARA, CA 93105
CA C DIST BK	ZP0508735B	(855) 460-9641	3420 12TH ST RIVERSIDE, CA 92501

**REPORT SERVICED BY**

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