



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 00:32 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Morales, Amparo
 Current Address: 290 N Addington Ln
 Salinas CA.93907

MORALESORTIZ , AMPARO E.

Also Known As: MORALESORTIZ,AMPAROELODIA MORALES,AMPARO
SSN: 000-00-3304
Date of Birth: 10/71
Phone:
In File Since: 4/17

Current Address: 290 ADETON LN.
 SALINAS CA. 93907
Reported 7/17
Previous Address: 932 CORTINA WY.
 SALINAS CA. 93905
Reported 4/17

EMPLOYMENT

SELF EMPLOYED/COSMETIC **Position:** COSMETOLOGY **Start:**
End: **In File Since:** 4/18
Effective: 4/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+596	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 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: 7
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 3	

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$6,910	\$13,327	\$5,191	\$44	\$162	61%
Installment	2	\$2,000	\$0	\$1,399	\$0	\$118	n/a
Total	9	\$8,910	\$13,327	\$6,590	\$44	\$280	

TRADES

CB/PIER1 (H 01NZ8183) Account # 778830203305 Account Rating R04
Type: REVOLVING **Credit Limit:** \$177 **Balance:** \$177 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$177 **Past Due:** \$44 **Paid:**
Responsibility: I **Terms:** MIN9 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 6/19 (04) **Payment Pattern** **Months 1-12:** 321111
(06 Months) 30 60 90 **Amount:** \$44
Date: 6/19

SYNCB/CARECR (F 0999206T) Account # 601918362116 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$0 **Opened:** 6/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$548 **Past Due:** \$0 **Paid:** 4/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:**
Date: **Months 13-24:** 1

FST PREMIER (B 041PF015) Account # 517800674702 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$370 **Past Due:** \$0 **Paid:** 10/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

CB/WAYFAIR (H 01NZ8309) Account # 778850201376 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$933 **Opened:** 11/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,406 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

CITI (B 064DB040) Account # 410039018922 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,500 **Balance:** \$3,869 **Opened:** 12/18
Loan Type: FLEXIBLE SPENDING CREDIT **High Credit:** \$3,869 **Past Due:** \$0 **Paid:**
CARD **Terms:** MIN86 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 119033317102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,399 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M118 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111111
(11 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 2610 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$39 **Opened:** 5/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$301 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

CB/VICSCRT (C 016US001) Account # 585637534823 Account Rating R01
Type: REVOLVING **Credit Limit:** \$650 **Balance:** \$173 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$239 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN5 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111
(06 Months) 30 60 90 **Amount:**
Date:

MTY CU (Q 04338004) Account # 2282864700 Account Rating IUR
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: AUTOMOBILE **High Credit:** \$10,452 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 066X **Last Payment:** **Closed:** 7/17
Remarks: CLOSED **Charge Off:** **Verified:** 7/17
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
8/01/19	LS FINANCING (FLA2613540 CAL)		
7/31/19	APOYO FINANC (FNC6038461 CAL)		
7/20/18	LENDIFY FINA (FNC4076411 CAL)		
6/18/18	SYNCB (NDY1263431 DAY)		
4/27/18	WF CRD SVC (BDM6006032 ILM)		
4/23/18	ELAN FINANCI (BMS0086023 WIS)		
4/16/18	CREDIT TECH (ZDT0200064 MCH)		

REPORT SERVICED BY

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