



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 00:46 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: De la O , Jocelyn
 Current Address: 3929 N Orange ave
 San Diego CA.92105

TRANSUNION CONSUMER CREDIT REPORT

DELAO , JOCELYN

Also Known As:

PATRICIO,JOCELYN,DELAO
 DELAOPATRICIO,JOCELYN

SSN: 000-00-1761
Date of Birth: 01/98

Phone:

In File Since: 10/16

Current Address:

3929 ORANGE AV.
 SAN DIEGO CA. 92105

Reported 10/16

EMPLOYMENT

CORNER BAKERY CAFE

Position: CATERING

Start:
End:

In File Since: 5/19
Effective: 5/19

SCORING

Type

VANTAGESCOR3

Score

+607

Explanation

- 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
 - 63 Lack of sufficient relevant real estate account information
 - 06 You have too many accounts that were opened recently
- 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:** 22

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$3,268	\$3,650	\$3,117	\$0	\$130	15%
Installment	5	\$18,790	\$0	\$16,742	\$0	\$582	n/a
Total	9	\$22,058	\$3,650	\$19,859	\$0	\$712	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796244757 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$580 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$580 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

SYNCB/CARECR (F 0999206T) Account # 601918364853 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,546 **Opened:** 5/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,546 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN51 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CCB/FE21CC (C 01N28326) Account # 578097102833 Account Rating R01
Type: REVOLVING **Credit Limit:** \$650 **Balance:** \$575 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$593 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN29 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

FOREMAN FIN (F 0212Z001) Account # 1031933 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,289 **Opened:** 2/18
Loan Type: AUTOMOBILE **High Credit:** \$8,621 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 048M249 **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
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

CIG FINCL (F 01BMX001) Account # 2312421 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,453 **Opened:** 2/19
Loan Type: AUTOMOBILE **High Credit:** \$10,169 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 042M333 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

CB/VICSCRT (C 016US001) Account # 585637534177 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$416 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$549 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN20 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2916065 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (06 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131545331101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Months 1-12: X11
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2337811 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
7/31/19	LENDIFY FINA (FNC4076411 CAL)		
5/25/19	JPMCB CARD (BUS0006675 NTL)		
5/23/19	JPMCB AUTO (BCP0006508 NTL)		
5/23/19	EXETER FIN (FDF1654822 SCT)		
5/23/19	COAF (FPC1246538 NTL)		
5/20/19	SYNCB (NDY1263431 DAY)		
1/31/19	CAP ONE (BPC2699824 NTL)		
1/08/19	SYNCB/CHEVRN (BNY2754256 EAS)		
1/05/19	SYNCB/AEvisa (BNY3293320 EAS)		
11/23/18	LENDIFY FINA (FNC4076411 CAL)		
8/31/18	SYNCB/AEvisa (BNY3293320 EAS)		
8/31/18	SYNCB/GAP (NNY2087850 EAS)		
8/30/18	SYNCB/OLD NA (NNY4215611 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/20/18	OPORTUN/PROG (FNC3435243 CAL)		
4/24/18	LENDIFY FINA (FNC4076411 CAL)		
3/09/18	OPORTUN/PROG (FNC3435243 CAL)		
3/09/18	LENDIFY FINA (FNC4076411 CAL)		
2/26/18	SYNCB/AEVISA (BNY3293320 EAS)		
2/23/18	FOREMAN FINA (FLA4033546 CAL)		
8/14/17	OPORTUN/PROG (FNC3435243 CAL)		
7/31/17	SYNCB/TJX DC (BNY4597847 EAS)		

REPORT SERVICED BY

TRANSUNION
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