



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 00:47 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Moreno, Myrna
 Current Address: 5408 N conwell Ave
 Azusa CA.91702

MORENO , MYRNA

Also Known As:

MYRNA, MORENO
 MORENO, MIRNA
 HERNANDEZ, MIRNA

SSN: 000-00-7522
 Date of Birth: 11/70

Phone:

In File Since: 1/94

Current Address:

5408 N. CONWELL AV.
 AZUSA CA. 91702

Reported 6/99

Previous Address:

273 W. ARROW HY. #7.
 AZUSA CA. 91702

Reported 6/07

Previous Address:

1004 N. DALTON AV.
 AZUSA CA. 91702

EMPLOYMENT

GARFIELD MEDICAL CENTER	Position:	Start:	In File Since: 3/19
		End:	Effective: 3/19

24HRS NURSING STAFFING SERV	Position: NURSE ASST	Start:	In File Since: 2/15
DIAMOND BAR, CA.		End:	Effective: 2/15

SCORING

Type

VANTAGESCOR3

Score

+579

Explanation

- 12 The date that you opened your oldest account is too recent
- 95 You have too many collection agency accounts that are unpaid
- 07 You have too many delinquent or derogatory accounts
- 63 Lack of sufficient relevant real estate account information

SCORECARD: 06

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: 10	Trades: 12	Inquiries: 7
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Negative Trade Accounts: 7	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 67
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	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	6	\$3,212	\$0	\$623	\$0	\$159	n/a
Closed w/Balance	-	n/a	n/a	\$965	\$771	\$0	n/a
Total	12	\$3,212	\$0	\$1,588	\$771	\$159	

COLLECTIONS

ERC (Y 26MT002)	Account # 201655209	Account Rating O9B
Original Creditor: DISH(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Opened: 11/18
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
MIDLAND FUND (Y 36ET009)	Account # 8570384712	Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(retail)	Remarks: PLACED FOR COLLECTION	Opened: 3/16
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
PROFBURCOL (Y 2CT3001)	Account # CBL17448	Account Rating O9B
Original Creditor: CASHBAK LLC(personalServices)	Remarks: PLACED FOR COLLECTION	Opened: 11/16
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
PORTFOLIO RC (Y 1KSE003)	Account # 5178059437734925	Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking)	Remarks: PLACED FOR COLLECTION	Opened: 3/17
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	
UNIVERSAL RE (Y 99ZX001)	Account # 1217142	Account Rating O9B
Original Creditor: WESTERN GENERAL INSURANCE(insurance)	Remarks: PLACED FOR COLLECTION	Opened: 10/16
Account Type: OPEN		Paid:
Responsibility: I		Closed:
		Verified: 7/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

COLLECTIONS

<p>UNIVERSAL RE (Y 99ZX001)</p> <p>Original Creditor: WESTERN GENERAL INSURANCE(insurance)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 1262971</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$75</p> <p>Balance: \$93</p> <p>Past Due: \$75</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 6/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PORTFOLIO RC (Y 1KSE003)</p> <p>Original Creditor: CAPITAL ONE BANK USA N A(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 5178058669533948</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$679</p> <p>Balance: \$679</p> <p>Past Due: \$679</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 3/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>PROG MGT SYS (Y 2053001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 22138319</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$725</p> <p>Balance: \$1,140</p> <p>Past Due: \$1,140</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/13</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>AD ASTRA REC (Y 2BRL001)</p> <p>Original Creditor: SPEEDYCASH COM 94 CA(financial)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 7252662</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$300</p> <p>Balance: \$300</p> <p>Past Due: \$300</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 9/18</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>LVNV FUNDING (Y 21T9002)</p> <p>Original Creditor: WEBBANK FINGERHUT(retail)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 6369921039293948</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$1,697</p> <p>Balance: \$2,458</p> <p>Past Due: \$2,458</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 7/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220364128 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$437 **Opened:** 1/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$250 **Past Due:** \$243 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

FST PREMIER (B 041PF045) Account # 517800656336 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$528 **Opened:** 3/15
Loan Type: CREDIT CARD **High Credit:** \$528 **Past Due:** \$528 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992103929 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$0 **Opened:** 6/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,697 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796227149 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 1/15
Loan Type: CREDIT CARD **High Credit:** \$1,388 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 4/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TBOM/CONFIN (F 02AQE003) Account # 516648420695 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$858 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

SPRINGLF FIN (F 0654NHK2) Account # 1153219003541939 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15
Loan Type: SECURED **High Credit:** \$18,446 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 060M **Last Payment:** **Closed:** 6/16
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 6/16
Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

OCWEN LOAN (B 0813P004) Account # 7090386033 Account Rating M05
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 6/06
Loan Type: CONVENTIONAL REAL ESTATE MORTGAGE **High Credit:** \$372,000 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 372M **Last Payment:** **Closed:** 6/19
Remarks: TRANSFERRED TO ANOTHER LENDER **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: X55555554332
Months 13-24: 111155555555
Months 25-36: 555555555555
Months 37-48: 555555555555

Late Payments
(48 Months) 1 2 40 30 60 90

Delinquency **Maximum:** 12/12 (05)
Amount: \$11,254
Date: 12/12

Payment Pattern

FOREMAN FIN (F 0212Z001) Account # 1034654 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$623 **Opened:** 7/18
Loan Type: AUTOMOBILE **High Credit:** \$3,212 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M159 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12: 111111111111

Late Payments
(11 Months) 0 0 0 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

FOREMAN FIN (F 0212Z001) Account # 109718 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: AUTOMOBILE **High Credit:** \$12,405 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 054M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Months 1-12: 221222211112
Months 13-24: 222211322222
Months 25-36: 221111211221
Months 37-48: 111112111121

Late Payments
(48 Months) 23 1 0 30 60 90

Delinquency **Maximum:** 12/16 (03)
Amount:
Date: 12/16

Payment Pattern

SPRINGLF FIN (F 0654NBT6) Account # 11122248049118177 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12
Loan Type: SECURED **High Credit:** \$11,416 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 1/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/15
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 11

Late Payments
(26 Months) 0 0 0 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

TRADES

SPRINGLF FIN (F 0654NBT6) Account # 5122248049118177 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/12

Loan Type: AUTOMOBILE **High Credit:** \$4,393 **Past Due:** \$0 **Paid:**

Responsibility: C **Terms:** 037X **Last Payment:** **Closed:** 11/12

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/12

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

SPRINGLF FIN (F 0654NBT6) Account # 11112248049118177 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/11

Loan Type: AUTOMOBILE **High Credit:** \$2,100 **Past Due:** \$0 **Paid:**

Responsibility: C **Terms:** 015X **Last Payment:** **Closed:** 5/12

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/12

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
3/14/19	COAF (FPC1246538 NTL)		
3/14/19	CREDCO (ZCO8256078 CAL)		
9/24/18	CREDCO (ZCO8256078 CAL)		
5/14/18	LENDIFY FINA (FNC4076411 CAL)		
4/26/18	BOM/TCI FA (FSF4268654 MWB)		
9/19/17	CELTIC/CONT (FNJ1271865 EAS)		

REPORT SERVICED BY

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