



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/01/19 00:35 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Torres , Jennifer
 Current Address: 764 N Columbia Ave
 Pomona CA.91767

TORRES , JENNIFER J.

Also Known As:

SSN: 000-00-2304
 Date of Birth: 09/95

Phone:

In File Since: 9/13

Current Address:
 802 S. HOLLENBECK ST.
 WEST COVINA CA. 91791
 Reported 1/19

Previous Address:
 764 E. COLUMBIA AV.
 POMONA CA. 91767
 Reported 9/15

Previous Address:
 543 GORDON CT.
 LAFAYETTE IN. 47909

SCORING

Type	Score	Explanation
VANTAGESCOR3	+632	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 16 The total of all balances on your open accounts is too high 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:	1	Trades:	14	Inquiries:	9
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	4	Occurrence of Historical Negatives:	7		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$3,208	\$3,530	\$2,142	\$0	\$176	39%
Installment	6	\$13,903	\$0	\$14,407	\$0	\$231	n/a
Total	14	\$17,111	\$3,530	\$16,549	\$0	\$407	

COLLECTIONS

GC SERVICES (Y 24M5001)	Account # 457558141	Account Rating O9P
Original Creditor: SPRINT(cableOrCellular)	Remarks: PAID COLLECTION	Amount Placed: \$599
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

TARGET/TD (D 06476007) Account # 585975212352 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$262 **Opened:** 12/17
Loan Type: CREDIT CARD **High Credit:** \$457 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 7/18 (03) **Payment Pattern** **Months 1-12:** 11111111123
(18 Months) 30 60 90 **Amount:** \$65 **Months 13-24:** 211111
Date: 7/18

NORDSTM/TD (D 02FAH001) Account # 447043111022 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$266 **Past Due:** \$0 **Paid:** 9/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 8/18 (03) **Payment Pattern** **Months 1-12:** 11111111132
(20 Months) 30 60 90 **Amount:** \$31 **Months 13-24:** 11111111
Date: 8/18

SYNCB/TJX (C 0235065M) Account # 604585103551 Account Rating R01
Type: REVOLVING **Credit Limit:** \$180 **Balance:** \$79 **Opened:** 12/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$296 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111
(31 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111
Date: **Months 25-36:** 1111111

DEPTEDNELNET (E 02CNN001) Account # 900000529680407 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,478 **Opened:** 8/16
Loan Type: STUDENT LOAN **High Credit:** \$3,437 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 240M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111XX
(34 Months) 30 60 90 **Amount:** **Months 13-24:** XXXX11111111
Date: **Months 25-36:** 1111111111

DEPTEDNELNET (E 02CNN001) Account # 900000529680507 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,621 **Opened:** 8/16
Loan Type: STUDENT LOAN **High Credit:** \$5,166 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 240M **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111XX
(34 Months) 30 60 90 **Amount:** **Months 13-24:** XXXX11111111
Date: **Months 25-36:** 1111111111

TRADES

<p>AVANT (F 02E8W001)</p> <p>Type: INSTALLMENT</p> <p>Loan Type: UNSECURED</p> <p>Responsibility: I</p> <p>Remarks:</p>		<p>Account # 3521149</p> <p>Credit Limit:</p> <p>High Credit: \$5,300</p> <p>Terms: 036M231</p>		<p>Balance: \$5,308</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>		<p>Account Rating 101</p> <p>Opened: 5/19</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>	
<p>Late Payments (Months)</p> <p>30 60 90</p>	<p>Delinquency</p>	<p>Maximum:</p> <p>Amount:</p> <p>Date:</p>	<p>Payment Pattern</p>		<p>Months 1-12:</p>		
<p>DSNB MACYS (D 02A5T001)</p> <p>Type: REVOLVING</p> <p>Loan Type: CHARGE ACCOUNT</p> <p>Responsibility: I</p> <p>Remarks:</p>		<p>Account # 603534006828</p> <p>Credit Limit: \$500</p> <p>High Credit: \$653</p> <p>Terms: MIN28</p>		<p>Balance: \$389</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>		<p>Account Rating R01</p> <p>Opened: 11/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>	
<p>Late Payments (19 Months)</p> <p>1 0 0</p> <p>30 60 90</p>	<p>Delinquency</p>	<p>Maximum:</p> <p>Amount:</p> <p>Date:</p>	<p>Payment Pattern</p>		<p>Months 1-12: 111111111112</p> <p>Months 13-24: 1111111</p>		
<p>CAPITAL ONE (B 01DTV001)</p> <p>Type: REVOLVING</p> <p>Loan Type: CREDIT CARD</p> <p>Responsibility: I</p> <p>Remarks:</p>		<p>Account # 517805973917</p> <p>Credit Limit: \$500</p> <p>High Credit: \$245</p> <p>Terms: MIN25</p>		<p>Balance: \$206</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>		<p>Account Rating R01</p> <p>Opened: 12/18</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>	
<p>Late Payments (05 Months)</p> <p>0 0 0</p> <p>30 60 90</p>	<p>Delinquency</p>	<p>Maximum:</p> <p>Amount:</p> <p>Date:</p>	<p>Payment Pattern</p>		<p>Months 1-12: 11111</p>		
<p>CB/EXPRESS (C 08349001)</p> <p>Type: REVOLVING</p> <p>Loan Type: CHARGE ACCOUNT</p> <p>Responsibility: I</p> <p>Remarks:</p>		<p>Account # 45999</p> <p>Credit Limit: \$500</p> <p>High Credit: \$0</p> <p>Terms:</p>		<p>Balance: \$0</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>		<p>Account Rating R01</p> <p>Opened: 12/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>	
<p>Late Payments (29 Months)</p> <p>0 0 0</p> <p>30 60 90</p>	<p>Delinquency</p>	<p>Maximum:</p> <p>Amount:</p> <p>Date:</p>	<p>Payment Pattern</p>		<p>Months 1-12: 111111111111</p> <p>Months 13-24: 111111111111</p> <p>Months 25-36: 11111</p>		
<p>CB/VICSCRT (C 016US001)</p> <p>Type: REVOLVING</p> <p>Loan Type: CHARGE ACCOUNT</p> <p>Responsibility: I</p> <p>Remarks:</p>		<p>Account # 585637530661</p> <p>Credit Limit: \$1,150</p> <p>High Credit: \$1,291</p> <p>Terms: MIN60</p>		<p>Balance: \$1,206</p> <p>Past Due: \$0</p> <p>Last Payment:</p> <p>Charge Off:</p>		<p>Account Rating R01</p> <p>Opened: 12/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 6/19</p> <p>Update Method: automated</p>	
<p>Late Payments (29 Months)</p> <p>1 0 0</p> <p>30 60 90</p>	<p>Delinquency</p>	<p>Maximum:</p> <p>Amount:</p> <p>Date:</p>	<p>Payment Pattern</p>		<p>Months 1-12: 111111111112</p> <p>Months 13-24: 111111111111</p> <p>Months 25-36: 11111</p>		

TRADES

OPORTUNPROG (F 02CX002) Account # 2742740 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805787572 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/17
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:**
Date: **Months 13-24:** 11111

GRNTE DIR LN (V 03906008) Account # 500000020224624 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: STUDENT LOAN **High Credit:** \$4,989 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

GRNTE DIR LN (V 03906008) Account # 500000020224524 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: STUDENT LOAN **High Credit:** \$3,437 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 120M **Last Payment:** **Closed:** 8/16
Remarks: CLOSED **Charge Off:** **Verified:** 8/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/01/19	LS FINANCING (FLA2613540 CAL)		
7/24/19	LENDIFY FINA (FNC4076411 CAL)		
7/21/19	ONEMAIN (FCE4191422 CHI)		
7/20/19	LENDIFY FINA (FNC4076411 CAL)		
5/01/19	WEBBANK/AVAN (FCH2266637 CHI)		
12/18/18	CAP ONE (BPC2699824 NTL)		
10/02/18	PCB-PREMIUM (ZMI0650366 FLA)		
4/17/18	OPORTUN/PROG (FNC3435243 CAL)		
8/13/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

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