



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/02/19 20:57 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Guzman, Maria  
 Current Address: 416 N North west Ave 20  
 Lompoc CA.93436

**GUZMAN , ANGELES A.**

**Also Known As:**

GUZMAN, MARIA, E  
 GUZMAN, MARIADELO  
 ANGELESGUZMAN, MARIA

**SSN:** 000-00-5305  
**Date of Birth:** 04/70

**Phone:**

**In File Since:** 10/95

**Current Address:**  
 416 W. NORTH AV. #20.  
 LOMPOC CA. 93436  
 Reported 7/18

**Previous Address:**  
 3579 VIA LATO #4.  
 LOMPOC CA. 93436  
 Reported 9/10

**Previous Address:**  
 505 E. PINE AV.  
 LOMPOC CA. 93436

### EMPLOYMENT

<b>INTOUCH AT HOME LLC</b>	<b>Position:</b> CARE	<b>Start:</b>	<b>In File Since:</b> 12/18
		<b>End:</b>	<b>Effective:</b> 2/19
<b>CHUMASH</b>	<b>Position:</b> INSPECTOR	<b>Start:</b>	<b>In File Since:</b> 9/18
		<b>End:</b>	<b>Effective:</b> 7/18

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+480</b>	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 95 You have too many collection agency accounts that are unpaid 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)

<b>Public Records:</b> 0	<b>Collections:</b> 8	<b>Trades:</b> 15	<b>Inquiries:</b> 19				
<b>Negative Trade Accounts:</b> 13	<b>Trade Accounts with Any Historical Negatives:</b> 2	<b>Occurrence of Historical Negatives:</b> 14					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	10	\$222	\$0	\$154	\$0	\$35	31%
<b>Installment</b>	4	\$32,592	\$0	\$23,767	\$2,446	\$706	n/a
<b>Closed w/Balance-</b>	-	n/a	n/a	\$9,633	\$7,580	\$0	n/a
<b>Total</b>	<b>15</b>	<b>\$32,814</b>	<b>\$0</b>	<b>\$33,554</b>	<b>\$10,026</b>	<b>\$741</b>	

COLLECTIONS

AWA COLLECT (Y 62LY001)	Account # 1599369573	Account Rating O9B
<b>Original Creditor:</b> AUTOMOBILE CLUB(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 10/16
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
MIDLAND FUND (Y 36ET009)	Account # 8573958298	Account Rating O9B
<b>Original Creditor:</b> SYNCHRONY BANK(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 10/16
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
MIDLAND FUND (Y 36ET009)	Account # 8574475749	Account Rating O9B
<b>Original Creditor:</b> SYNCHRONY BANK(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 11/16
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
MIDLAND FUND (Y 36ET009)	Account # 8576373007	Account Rating O9B
<b>Original Creditor:</b> COMENITY BANK(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 5/17
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
MIDLAND FUND (Y 36ET009)	Account # 8576865045	Account Rating O9B
<b>Original Creditor:</b> COMENITY CAPITAL BANK(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 6/17
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**COLLECTIONS**

MIDLAND FUND (Y 36ET009) Account # 8574650804 Account Rating O9B  
**Original Creditor:** CREDIT ONE BANK N A(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$837 **Opened:** 12/16  
**Account Type:** OPEN **Balance:** \$837 **Paid:**  
**Responsibility:** I **Past Due:** \$837 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

THE BUREAUS (Y 477J002) Account # 415536025 Account Rating O9B  
**Original Creditor:** CAPITAL ONE N A(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$377 **Opened:** 11/16  
**Account Type:** OPEN **Balance:** \$377 **Paid:**  
**Responsibility:** I **Past Due:** \$377 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

FIN CR NETWK (Y 125P001) Account # 9976795 Account Rating O9P  
**Original Creditor:** SOUTHERN CALIFORNIA GAS(utilities) **Remarks:** PAID COLLECTION **Amount Placed:** \$323 **Opened:** 8/16  
**Account Type:** OPEN **Balance:** \$0 **Paid:** 6/17  
**Responsibility:** I **Past Due:** \$0 **Closed:** 6/17  
**Last Payment:** **Verified:** 9/17  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

NORDSTM/TD (D 02FAH001) Account # 447043104072 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$663 **Opened:** 5/15  
**Loan Type:** CREDIT CARD **High Credit:** \$663 **Past Due:** \$663 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

EASYPAY/DVRA (F 024QX001) Account # 1083737 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,169 **Opened:** 7/18  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$2,500 **Past Due:** \$2,116 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 3/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

FST PREMIER (B 041PF045) Account # 517800651879 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$965 **Opened:** 10/15

**Loan Type:** CREDIT CARD **High Credit:** \$965 **Past Due:** \$965 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/16

**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/18

**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CCB/JJILL (C 01NZ8182) Account # 578097993159 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$150 **Balance:** \$0 **Opened:** 12/15

**Loan Type:** CHARGE ACCOUNT **High Credit:** \$433 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/17

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18

**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CB/LNBRYANT (C 01NZ8175) Account # 697800503236 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 9/15

**Loan Type:** CHARGE ACCOUNT **High Credit:** \$531 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/17

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18

**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

TBOM/TFC (F 01BFA006) Account # 77741 Account Rating R09

**Type:** REVOLVING **Credit Limit:** **Balance:** \$2,620 **Opened:** 12/15

**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,621 **Past Due:** \$2,620 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/16

**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 2/18

**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796230404 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 1/16

**Loan Type:** CREDIT CARD **High Credit:** \$837 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/16

**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 1/17

**Update Method:** automated

**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

TRADES

MECHANIC/CRB (B 03316011) Account # 50100114780071001 Account Rating I09

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$28,006 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M **Last Payment:** **Closed:** 12/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/16  
**Update Method:** automated  
**Months 1-12:**

**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889592775 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$174 **Balance:** \$0 **Opened:** 11/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$133 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/16  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/16  
**Update Method:** automated  
**Months 1-12:**

**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

SYNCB/TJX (C 0235065M) Account # 604585102528 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$203 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/16  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Months 1-12:**

**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

VERIZON (U 01R2W002) Account # 7734810130 Account Rating O9B

**Type:** OPEN **Credit Limit:** **Balance:** \$1,216 **Opened:** 9/18  
**Loan Type:** TELECOMMUNICATIONS/CELLULAR **High Credit:** \$1,216 **Past Due:** \$1,216 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/19  
**Remarks:** PLACED FOR COLLECTION **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:**

**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

FREEWAYFUNDG (F 02GS9001) Account # 180027291 Account Rating I05

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,841 **Opened:** 9/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$9,754 **Past Due:** \$2,023 **Paid:**  
**Responsibility:** I **Terms:** 054M282 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** X3221111

**Late Payments** (08 Months) 2 1 0 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern**  
**Amount:** \$2,023  
**Date:** 6/19

TRADES

NISSAN MOTOR (Q 0507T073) Account # 102444018480001 Account Rating 102  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$12,926 **Opened:** 9/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$22,838 **Past Due:** \$423 **Paid:**  
**Responsibility:** M **Terms:** 075M424 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 11 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(45 Months) 30 60 90 **Amount:** **Months 1-12:** 212211211111  
**Date:** **Months 13-24:** 111111112211  
**Months 25-36:** 111111211211  
**Months 37-48:** 122211111

DN RBRT0 JWL (J 0956X015) Account # 7163 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$154 **Opened:** 7/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$222 **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**  
(12 Months) 30 60 90 **Amount:** **Months 1-12:** 1XXXXX111111  
**Date:**

BK OF AMER (B 01597029) Account # 4783 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 12/07  
**Loan Type:** CREDIT CARD **High Credit:** \$415 **Past Due:** \$0 **Paid:** 4/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/16  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/02/19	LS FINANCING (FLA2613540 CAL)		
8/02/19	LENDIFY FINA (FNC4076411 CAL)		
4/01/19	CHECK INTO C (FTN5147441 SCT)		
3/01/19	DEPT OF ED (VBH2403335 SCT)		
2/19/19	CAP ONE (BPC2699824 NTL)		
1/18/19	SYNCB (NDY1263431 DAY)		
12/10/18	CB INDIGO (BPT4997215 WAS)		
11/10/18	CHECK INTO C (FTN5147441 SCT)		
9/28/18	CREDCO (FCO1207005 CAL)		
9/10/18	CPS (FLA2817275 CAL)		
9/10/18	COAF (FPC1246538 NTL)		
9/10/18	SANTA MARIA (ALA2714020 CAL)		
9/10/18	EXETER FIN (FDF1654822 SCT)		
7/30/18	CREDCO (FCO1207005 CAL)		
3/30/18	CHECK INTO C (FTN5147441 SCT)		
2/11/18	SYNCB/WALMRT (NNY1212732 EAS)		
12/08/17	VERIZON WIRE (ULA7577611 CAL)		
12/07/17	SYNCB/WALMRT (NNY1212732 EAS)		
11/23/17	SYNCB/WALMRT (NNY1212732 EAS)		

**REPORT SERVICED BY**

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