



TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/03/19 16:23 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Chavez, JUANA
 Current Address: 3222 W La cienega ave Ave
 207
 Culver city CA.90232

CHAVEZAVILA , JUANA CECILIA

Also Known As:

CHAVEZ, JUANA, CECILIA

SSN: 000-00-0000

Date of Birth: 01/70

Phone:

In File Since: 8/06

Current Address:

3222 LA CIENEGA AV. #207.
CULVER CITY CA. 90232

Reported 8/06

SCORING

Type

VANTAGESCOR3

Score

+654

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
 - 49 Lack of sufficient relevant bankcard or revolving 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: 0	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	9	\$14,425	\$0	\$12,997	\$0	\$956	n/a
Total	9	\$14,425	\$0	\$12,997	\$0	\$956	

TRADES

OPORTUNPROG (F 02CX002) Account # 2971643 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,315 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M280 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(09 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46884731 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,583 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$3,835 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M484 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131192615103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,099 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M192 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131192615102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$1,300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111
(07 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 45941416 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$3,085 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 3/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 131192615101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111XXXXX1111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 2054706 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 8/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

OPORTUNPROG (F 02CX002) Account # 1568421 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 017M **Last Payment:** **Closed:** 1/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1330485 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 1/16
Remarks: CLOSED **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/03/19	LS FINANCING (FLA2613540 CAL)		
7/27/19	ACE CASH EXP (FHO5134479 SCT)		
5/31/19	LENDIFY FINA (FNC4076411 CAL)		
2/16/19	LENDIFY FINA (FNC4076411 CAL)		
2/14/19	LENDIFY FINA (FNC4076411 CAL)		
10/07/18	LENDIFY FINA (FNC4076411 CAL)		
9/05/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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