



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/05/19 02:23 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Vang, Xia  
 Current Address: 1761 Capitola Way  
 Fairfield CA.94535

VANG , XIA

Also Known As:

SSN: 000-00-6637  
 Date of Birth: 12/75

Phone:

In File Since: 5/99

**Current Address:**  
 1761 CAPITOLA WY.  
 FAIRFIELD CA. 94534  
 Reported 8/07

**Previous Address:**  
 186 PARKS MILL RD. #12.  
 AUBURN GA. 30011  
 Reported 1/04

**Previous Address:**  
 1715 HEATHERTON RD.  
 DACULA GA. 30019

### EMPLOYMENT

GLOBAL EQUIPMENT

Position: PROFESSIONAL

Start:  
 End:

In File Since: 6/04  
 Effective:

### SCORING

Type

VANTAGESCOR3

Score

+517

Explanation

98 There is a bankruptcy on your credit report  
 08 You have either very few loans or too many loans with recent delinquencies  
 21 No open accounts in your credit file  
 07 You have too many delinquent or derogatory accounts  
 SCORECARD: 01  
 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: 1 Collections: 1 Trades: 3 Inquiries: 3

Negative Trade Accounts: 3 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

|                   | Count    | High Credit | Credit Limit | Balance        | Past Due       | Payment    | Available |
|-------------------|----------|-------------|--------------|----------------|----------------|------------|-----------|
| Closed w/Balance- |          | n/a         | n/a          | \$1,702        | \$1,702        | \$0        | n/a       |
| <b>Total</b>      | <b>3</b> | <b>\$0</b>  | <b>\$0</b>   | <b>\$1,702</b> | <b>\$1,702</b> | <b>\$0</b> |           |

**COLLECTIONS**

LVNV FUNDING (Y 21T9002) Account # 4447962224762991 Account Rating O9B  
**Original Creditor:** CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$725 **Opened:** 5/15  
**Account Type:** OPEN **Balance:** \$725 **Paid:**  
**Responsibility:** I **Past Due:** \$725 **Closed:**  
**Last Payment:** **Verified:** 7/19  
**Update Method:** automated

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

**PUBLIC RECORDS**

Z 508735Q Docket # 1233175  
**Type:** CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 7/12  
**Court:** BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**  
**Responsibility:** I **Attorney:** CHAD M JOHNSON **Orig Balance:** **Paid:** 10/12  
**Liabilities:**  
**Curr Balance:**

**TRADES**

MERRICK BK (B 01TGU001) Account # 412061408210 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$789 **Opened:** 3/14  
**Loan Type:** CREDIT CARD **High Credit:** \$790 **Past Due:** \$789 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 11/14  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

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

CREDITONEBANK (B 054MR013) Account # 444796222476 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$450 **Balance:** \$0 **Opened:** 2/13  
**Loan Type:** CREDIT CARD **High Credit:** \$725 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/15  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/15  
**Update Method:** automated

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

FST PREMIER (B 041PF045) Account # 517800645801 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$913 **Opened:** 10/13  
**Loan Type:** CREDIT CARD **High Credit:** \$913 **Past Due:** \$913 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/14  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/15  
**Update Method:** automated

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

**INQUIRIES**

| Date    | Subscriber Name (Code)        | Type | Amount |
|---------|-------------------------------|------|--------|
| 8/05/19 | LS FINANCING (FLA2613540 CAL) |      |        |
| 6/17/19 | ACE CASH EXP (FHO5134479 SCT) |      |        |
| 6/09/19 | BOM/TCI-TV (FSF8337574 MWB)   |      |        |

**CREDITOR CONTACT INFORMATION**

**Subscriber Name**   **Subscriber Code**

CA E DIST BK      ZP0508735Q

**Telephone**

(209) 521-5160

**Address**

501 I STREET SACRAMENTO, CA 95812

**REPORT SERVICED BY**

TRANSUNION

(800) 888-4213

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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:

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