



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/05/19 02:25 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Lopez, Vanessa  
 Current Address: 10570 Haddon Ave #212  
 Pacoima CA.91331

**LOPEZ , VANESSA**

**Also Known As:** REYESIBARRA,VANESSA      **SSN:** 000-00-7479      **Phone:**      **In File Since:** 1/11  
**Date of Birth:** 02/91

**Current Address:**  
 10560 HADDON AV. #502.  
 PACOIMA CA. 91331  
 Reported 5/11

**Previous Address:**  
 10570 HADDON AV. #212.  
 PACOIMA CA. 91331  
 Reported 6/17

**Previous Address:**  
 10562 HADDON AV. #502.  
 PACOIMA CA. 91331

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
DIANET	COMPRESORE			4/13	4/13
QUALITY CARPET CARE	LANDSCAPIN			12/11	12/11

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+649</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 32 Balances on bankcard or revolving accounts too high compared to credit limits 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:	5	Inquiries:	5
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	5		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,601	\$4,550	\$1,060	\$0	\$62	77%
<b>Total</b>	<b>5</b>	<b>\$1,601</b>	<b>\$4,550</b>	<b>\$1,060</b>	<b>\$0</b>	<b>\$62</b>	

TRADES

CBNA (B 0292F031) Account # 426937202536 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,060 **Opened:** 1/19  
**Loan Type:** CREDIT CARD **High Credit:** \$1,071 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN62 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:** **Months 25-36:** 1

SYNCB/CARECR (F 0999206T) Account # 601918348334 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$500 **Past Due:** \$0 **Paid:** 12/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1

CURACAO (H 083UH001) Account # 527593 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,050 **Balance:** \$0 **Opened:** 1/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$30 **Past Due:** \$0 **Paid:** 5/11  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111X11111

SYNCB/CARECR (F 0999206T) Account # 601918234142 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 6/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**

CURACAO (H 083UH001) Account # 5275933700 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/11  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,347 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 003M **Last Payment:** **Closed:** 7/15  
**Responsibility:** I **Charge Off:** **Verified:** 7/15  
**Update Method:** automated  
**Late Payments** 2 2 1 **Delinquency** **Maximum:** 6/15 (04) **Payment Pattern** **Months 1-12:** 432111111111  
(33 Months) 30 60 90 **Amount:** \$217 **Months 13-24:** 111111321111  
**Date:** 6/15 **Months 25-36:** 11111XXX1

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/05/19	LS FINANCING (FLA2613540 CAL)		
7/05/19	NETCREDIT FS (FCH5253435 CHI)		
7/05/19	OPORTUN INC/ (FNC5587633 CAL)		
6/27/19	SYNCB (NDY1263431 DAY)		
4/05/19	OPORTUN INC/ (FNC5587633 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)