



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/08/19 02:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Pineda, Guadalupe  
 Current Address: 11859 N Alondra blvd  
 Norwalk CA.90650

### PINEDAGASCA , GUADALUPE

Also Known As: PINEDA, GUADALUPE  
 SSN: 000-00-6222  
 Date of Birth: 06/86  
 Phone:  
 In File Since: 6/03

**Current Address:**  
 11859 ALONDRA BV.  
 NORWALK CA. 90650  
 Reported 4/14

**Previous Address:**  
 14810 S. ATLANTIC AV. #E.  
 COMPTON CA. 90221  
 Reported 8/06

**Previous Address:**  
 15542 HARVEST AV.  
 NORWALK CA. 90650

### EMPLOYMENT

Position:	Start:	In File Since:
RETIRED	End:	6/18
		Effective: 6/18
BABYHAVEN COM INC	Start:	In File Since: 2/17
SANTA FE SPRINGS, CA.	End:	Effective: 4/14

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+578	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 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)

Public Records:	0	Collections:	1	Trades:	11	Inquiries:	22
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	19		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$455	\$455	\$455	\$0	\$59	0%
Installment	10	\$26,936	\$0	\$24,773	\$0	\$805	n/a
<b>Total</b>	<b>11</b>	<b>\$27,391</b>	<b>\$455</b>	<b>\$25,228</b>	<b>\$0</b>	<b>\$864</b>	

**COLLECTIONS**

ERC (Y 26MT002)	Account # 202882257	Account Rating O9B
<b>Original Creditor:</b> DISH(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$209
<b>Account Type:</b> OPEN		<b>Balance:</b> \$209
<b>Responsibility:</b> I		<b>Past Due:</b> \$209
		<b>Last Payment:</b>
		<b>Opened:</b> 12/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 8/19
		<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>	

**TRADES**

CURACAO (H 083UH001)	Account # 535319	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$455	<b>Balance:</b> \$455
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$455	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN59	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 4/14
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Late Payments</b> 4 2 2	<b>Delinquency</b>	<b>Maximum:</b> 8/16 (04)
(39 Months) 30 60 90		<b>Amount:</b> \$91
		<b>Date:</b> 8/16
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 143211111112
		<b>Months 13-24:</b> 111111X11111
		<b>Months 25-36:</b> 111111111143
		<b>Months 37-48:</b> 221

LENDIFY FIN (F 02G6T001)	Account # 131308331101	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$473
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,000	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 011M116	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 12/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0	<b>Delinquency</b>	<b>Maximum:</b>
(06 Months) 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 1111X1

GLBLNDSVCS (F 02DWH001)	Account # 2000088303	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$21,819
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$23,336	<b>Past Due:</b> \$0
<b>Responsibility:</b> C	<b>Terms:</b> 072M525	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 6/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0	<b>Delinquency</b>	<b>Maximum:</b>
(11 Months) 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 111X11111111

OPORTUNPROG (F 02CX002)	Account # 3489516	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$2,481
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,600	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 022M164	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 5/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b>	<b>Delinquency</b>	<b>Maximum:</b>
(Months) 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

TRADES

OPORTUNPROG (F 02CX002) Account # 2998556 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 5/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2578657 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$1,166 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 9/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2255414 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 12/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5353191000 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$990 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 005M **Last Payment:** **Closed:** 9/17  
**Responsibility:** I **Charge Off:** **Verified:** 9/17  
**Remarks:**  
**Update Method:** automated  
**Late Payments** 4 2 5 **Delinquency** **Maximum:** 4/17 (05) **Payment Pattern** **Months 1-12:** 214554321111  
(17 Months) 30 60 90 **Amount:** \$354 **Months 13-24:** 43221  
**Date:** 4/17

OPORTUNPROG (F 02CX002) Account # 1450031 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 5/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**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:**

TRADES

OPORTUNPROG (F 02CX002) Account # 1142219 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 10/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X11111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 950019 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 1/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/15  
**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
8/08/19	LS FINANCING (FLA2613540 CAL)		
8/03/19	LENDIFY FINA (FNC4076411 CAL)		
8/01/19	LENDIFY FINA (FNC4076411 CAL)		
7/30/19	LENDIFY FINA (FNC4076411 CAL)		
6/11/19	SYNCB/WALMRT (NNY1212732 EAS)		
6/02/19	SYNCB/OLD NA (NNY4215611 EAS)		
6/01/19	SYNCB/AMAZON (BNY5371284 EAS)		
5/03/19	CAPITAL ONE (BPC3575459 NTL)		
12/03/18	LENDIFY FINA (FNC4076411 CAL)		
8/16/18	SYNCB/OLD NA (NNY4215611 EAS)		
7/11/18	LENDIFY FINA (FNC4076411 CAL)		
7/11/18	COAF (FPC1246538 NTL)		
6/17/18	JPMCB AUTO (BCP0006508 NTL)		
6/17/18	REGIONAL ACC (BNC2081415 FLA)		
6/17/18	TOYOTA OF WH (ALA2854926 CAL)		
6/17/18	COAF (FPC1246538 NTL)		
6/12/18	TOYOTA OF WH (ALA2854926 CAL)		
5/25/18	APOYO FINANC (FNC6038461 CAL)		
5/24/18	APOYO FINANC (FNC6038461 CAL)		
1/23/18	LENDIFY FINA (FNC4076411 CAL)		
9/24/17	CURACAO (HLA2456536 CAL)		
8/29/17	SYNCB/OLD NA (NNY4215611 EAS)		

**REPORT SERVICED BY**

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