



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/09/19 11:32 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Vargas, Juana
 Current Address: 4357 NE College way
 Olivehurst CA.95961

TRANSUNION CONSUMER CREDIT REPORT

ALANIZ , JUANAVARGASA D.

Also Known As:

DEALANIZ,JUANA,VARGASA
 VARGASADEALANIZ,JUANA
 ALANIZ,JUANA

SSN: 000-00-6713
Date of Birth: 02/78

Phone:

In File Since: 9/08

Current Address:

4357 COLLEGE WY. #3.
 OLIVEHURST CA. 95961

Reported 9/08

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+555	97 You have too few credit accounts 04 The balances on your accounts are too high compared to loan amounts 32 Balances on bankcard or revolving accounts too high compared to credit limits 39 Available credit on your open bankcard or revolving accounts is too low SCORECARD: 03 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: 2	Trades: 2	Inquiries: 10				
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
Revolving	2	\$887	\$800	\$839	\$0	\$40	5%
Total	2	\$887	\$800	\$839	\$0	\$40	

COLLECTIONS

ERC (Y 26MT002) Account # 195716186 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** ACCOUNT INFORMATION
Account Type: OPEN DISPUTED BY CONSUMER
Responsibility: I
Amount Placed: \$577
Balance: \$577
Past Due: \$577
Last Payment:
Opened: 6/18
Paid:
Closed:
Verified: 7/19
Update Method: automated

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

ERC (Y 26MT002) Account # 173252362 Account Rating O9P
Original Creditor: COMCAST CABLE **Remarks:** PAID COLLECTION
 COMMUNICATIONS(cabl
 eOrCellular)
Account Type: OPEN
Responsibility: I
Amount Placed: \$133
Balance: \$0
Past Due: \$0
Last Payment:
Opened: 5/17
Paid:
Closed: 4/18
Verified: 5/18
Update Method: automated

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

TRADES

GOLDEN 1 CU (Q 02428183) Account # 423317701301 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$303
Loan Type: SECURED CREDIT CARD **High Credit:** \$351 **Past Due:** \$0
Responsibility: C **Terms:** MIN10 **Last Payment:**
Remarks: **Charge Off:**
Opened: 7/18
Paid:
Closed:
Verified: 8/19
Update Method: automated
Months 1-12: 111111111111

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796245372 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$536
Loan Type: CREDIT CARD **High Credit:** \$536 **Past Due:** \$0
Responsibility: I **Terms:** MIN30 **Last Payment:**
Remarks: **Charge Off:**
Opened: 5/19
Paid:
Closed:
Verified: 7/19
Update Method: automated
Months 1-12: 1

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/09/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	LENDIFY FINA (FNC4076411 CAL)		
7/24/19	CREDIT INFO (ZCB3765725 ILM)		
5/16/19	CREDCO (BDM5950954 ILM)		
5/06/19	CREDCO (BDM5950954 ILM)		
5/03/19	OPORTUN INC/ (FNC5587633 CAL)		
7/27/18	INFORMATIVE (ZLA4686524 CAL)		
3/06/18	CREDCO (FCO1207005 CAL)		
2/21/18	CREDCO (FCO1207005 CAL)		
11/23/17	SYNCB/WALMRT (NNY1212732 EAS)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)