



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/10/19 11:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Rebollar, Maria
 Current Address: 437 S Adams Blvd 1
 Los angeles CA.90011

RAMIREZ , MARIA LUISA

Also Known As:

REBOLLAR, MARIA, LUISA

SSN: 000-00-0817
Date of Birth: 02/77

Phone:

In File Since: 4/06

Current Address:

437 E. ADAMS BV. #1.
 LOS ANGELES CA. 90011
 Reported 9/12

Previous Address:

230 W. 23 D #17.
 LOS ANGELES CA. 90007
 Reported 4/06

Previous Address:

431 E. ADAMS BV. #1.
 LOS ANGELES CA. 90011

EMPLOYMENT

NOVADMODA

Position:

Start:

End:

In File Since: 10/09

Effective: 10/09

SCORING

Type

VANTAGESCOR3

Score

+556

Explanation

- 12 The date that you opened your oldest account is too recent
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
 - 74 The balance amount paid down on your open installment accounts is too low
 - 85 You have too many inquiries on your credit report
- SCORECARD: 07

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 0 **Trades:** 22 **Inquiries:** 14

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	12	\$12,644	\$13,709	\$11,359	\$0	\$500	17%
Installment	10	\$10,330	\$0	\$8,328	\$0	\$490	n/a
Total	22	\$22,974	\$13,709	\$19,687	\$0	\$990	

TRADES

BK OF AMER (B 01597029) Account # 0689 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,004 **Opened:** 10/16
Loan Type: CREDIT CARD **High Credit:** \$1,011 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN53 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (33 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111

CREDITONEBANK (B 054MR013) Account # 444796229435 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,300 **Balance:** \$1,305 **Opened:** 9/15
Loan Type: CREDIT CARD **High Credit:** \$1,326 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (46 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111

SYNCB/WALMART (D 0235057X) Account # 603220381024 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **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**
 (01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

BK OF AMER (B 01597029) Account # 7209 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$843 **Opened:** 10/14
Loan Type: CREDIT CARD **High Credit:** \$1,189 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN26 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

DSNB MACYS (D 02A5T001) Account # 603534005760 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,200 **Balance:** \$878 **Opened:** 4/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,264 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN29 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11

TRADES

DSNB MACYS (D 02A5T001) Account # 603534011159 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$339 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$440 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
 (04 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 5430417900 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$840 **Opened:** 11/17
Loan Type: INSTALLMENT SALES **High Credit:** \$840 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 016M53 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX111
 (06 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 543041 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,059 **Balance:** \$867 **Opened:** 11/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN65 **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
 (18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

CCB/FE21CC (C 01NZ8326) Account # 578097103125 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 7/19
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 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**

CAPITAL ONE (B 01DTV001) Account # 517805930150 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,528 **Opened:** 5/17
Loan Type: CREDIT CARD **High Credit:** \$1,529 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN48 **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

TRADES

BK OF AMER (B 01597029) Account # 3506 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,100 **Balance:** \$4,130 **Opened:** 11/15
Loan Type: CREDIT CARD **High Credit:** \$4,184 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN160 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (43 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111

CAPITAL ONE (B 01DTV001) Account # 517805784286 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$465 **Opened:** 9/18
Loan Type: CREDIT CARD **High Credit:** \$501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111
Date:

LENDIFY FIN (F 02G6T001) Account # 131171848102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$923 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M131 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 1111X1
Date:

OPORTUNPROG (F 02CX002) Account # 2908163 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,565 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 041M306 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111111
Date:

LENDIFY FIN (F 02G6T001) Account # 131171848101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (15 Months) 30 60 90 **Amount:** **Months 1-12:** 11111XXXX11
Date: **Months 13-24:** 111

TRADES

SYNCB/TOYS (D 0235065S) Account # 604586101040 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

OportunProg (F 02CXy002) Account # 2141187 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$6,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OportunProg (F 02CXy002) Account # 1660390 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 4/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/17
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 02CXy002) Account # 1255971 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M **Last Payment:** **Closed:** 4/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X1XX1111
(10 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CXy002) Account # 947478 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/15
Remarks: CLOSED **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

CASA LINDA (H 055VG001) Account # 745396113765158 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/12

Loan Type: INSTALLMENT SALES **High Credit:** \$760 **Past Due:** \$0 **Paid:**

CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 6/13

Responsibility: I **Charge Off:** **Verified:** 6/13

Remarks: CLOSED

Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(13 Months) 30 60 90 **Amount:** **Months 1-12:** 111112111111
Date: **Months 13-24:** 1

CASA LINDA (H 055VG001) Account # 745396113745407 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/12

Loan Type: INSTALLMENT SALES **High Credit:** \$551 **Past Due:** \$0 **Paid:**

CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 5/12

Responsibility: I **Charge Off:** **Verified:** 5/12

Remarks: ACCOUNT CLOSED DUE TO TRANSFER

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/10/19	LS FINANCING (FLA2613540 CAL)		
7/12/19	LENDIFY FINA (FNC4076411 CAL)		
6/29/19	ML TAB BANK (FUT1125820 MWB)		
6/23/19	SYNCB/WALMRT (NNY1212732 EAS)		
12/13/18	LENDIFY FINA (FNC4076411 CAL)		
11/27/18	SYNCB/PPMC (NNY2135844 EAS)		
9/11/18	SYNCB/JCP (NNY1212672 EAS)		
9/11/18	CAP ONE (BPC2699824 NTL)		
4/15/18	SYNCB/WALMRT (NNY1212732 EAS)		
12/21/17	SYNCB/PPMC (NNY2135844 EAS)		
11/18/17	CURACAO (HLA2456536 CAL)		
11/16/17	SYNCB/PPMC (NNY2135844 EAS)		
9/27/17	SYNCB/PPMC (NNY2135844 EAS)		
8/22/17	SYNCB/WALMRT (NNY1212732 EAS)		

REPORT SERVICED BY

TRANSUNION
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