



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/11/19 02:23 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Pedraza , Guadalupe
 Current Address: 2250 S Whitley Ave #19
 Corcoran CA.93212

PEDRAZA , MA GUADALUPE

Also Known As:

BRAVOPEDRAZA,GUADALUPE
 PEDRAZABRAVO,GUADALUPE
 BRAVO,GUADALUPE,P

SSN: 000-00-5022
 Date of Birth: 03/72

Phone:

In File Since: 5/06

Current Address:

241 FLORA ST.
 LODI CA. 95240
 Reported 8/07

Previous Address:

217 E. TOKAY ST.
 LODI CA. 95240
 Reported 11/06

Previous Address:

7205 WASHINGTON #5.
 LODI CA. 95240

EMPLOYMENT

TR IS DAUGHT MARITZA

Position:

Start:

End:

In File Since: 7/14

Effective: 8/14

209-329-0649 HUBBY

Position:

Start:

End:

In File Since: 3/14

Effective: 4/14

SCORING

Type

VANTAGESCOR3

Score

+449

Explanation

- 97 You have too few credit accounts
- 08 You have either very few loans or too many loans with recent delinquencies
- 15 Newest delinquent or derogatory payment status on your accounts is too recent
- 95 You have too many collection agency accounts that are unpaid

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: 3 Inquiries: 7

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 1 Occurrence of Historical Negatives: 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance-		n/a	n/a	\$4,377	\$5,052	\$0	n/a
Total	3	\$0	\$0	\$4,377	\$5,052	\$0	

COLLECTIONS

RASHCURTIS (Y 2GTU001)		Account # 7161360001988421	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$188	Opened: 1/14
Account Type: OPEN		Balance: \$301	Paid:
Responsibility: I		Past Due: \$301	Closed:
		Last Payment:	Verified: 8/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

ERC (Y 26MT002)		Account # 198927701	Account Rating O9B
Original Creditor: DISH(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$482	Opened: 9/18
Account Type: OPEN		Balance: \$482	Paid:
Responsibility: I		Past Due: \$482	Closed:
		Last Payment:	Verified: 7/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

TRADES

OPORTUNPROG (F 02CX002)		Account # 3061778	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$2,747	Opened: 10/18
Loan Type: UNSECURED	High Credit: \$2,396	Past Due: \$2,747	Paid:
Responsibility: I	Terms: 038M	Last Payment:	Closed: 1/19
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 6/19
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern	Update Method: automated
	Maximum:	Months 1-12:	
	Amount:		
	Date:		

UNITED ACCPT (F 02BNT001)		Account # 24701201	Account Rating 109
Type: INSTALLMENT	Credit Limit:	Balance: \$1,630	Opened: 12/12
Loan Type: AUTOMOBILE	High Credit: \$5,186	Past Due: \$2,305	Paid:
Responsibility: I	Terms: 026M	Last Payment:	Closed: 1/15
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 3/17
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern	Update Method: automated
	Maximum:	Months 1-12:	
	Amount:		
	Date:		

OPORTUNPROG (F 02CX002)		Account # 2726413	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 4/18
Loan Type: UNSECURED	High Credit: \$2,600	Past Due: \$0	Paid:
Responsibility: I	Terms: 019M	Last Payment:	Closed: 10/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE		Charge Off:	Verified: 10/18
Late Payments (05 Months) 1 0 0 30 60 90	Delinquency	Payment Pattern	Update Method: automated
	Maximum:	Months 1-12: 21111	
	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/11/19	LS FINANCING (FLA2613540 CAL)		
7/31/19	HY CITE INC (FMD0001177 WIS)		
7/04/19	KELLER MOTOR (ALA2032103 CAL)		
6/07/19	SYNCB/JCP (NNY1212672 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/06/19	LS FINANCING (FLA2613540 CAL)		
4/06/18	OPORTUN/PROG (FNC3435243 CAL)		
3/30/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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