



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/11/19 17:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Novela, Argelia  
 Current Address: 223 W Dennett Ave  
 Fresno CA.93728

**NOVELA , ARGELIA RAYONDE**

**Also Known As:**

DENOVELA,ARGECIA,R  
 DENOVELA,ARGELIA,R  
 RAYON,ARGELIA

**SSN:** 000-00-7721  
**Date of Birth:** 03/70

**Phone:**

**In File Since:** 12/97

**Current Address:**

223 W. DENNETT AV.  
 FRESNO CA. 93728

Reported 11/16

**Previous Address:**

21423 S. WYATT AV.  
 RIVERDALE CA. 93656

Reported 2/15

**Previous Address:**

1391 VIA DONDERA #4.  
 SANTA CLARA CA. 95051

### EMPLOYMENT

**ELECTRONIC RECYCLE**

AVE FRESNO, CA.

**Position:** EMPLOYEE

**Start:** 4/16

**End:**

**In File Since:** 5/19

**Effective:** 9/17

**ELECTRONIC RECYCLERS  
 INTERNATIO**

**Position:** GENERAL LABOR

**Start:**

**End:**

**In File Since:** 2/18

**Effective:** 3/18

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

4 INQUIRIES IN THE LAST 60 DAYS

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+574**

**Explanation**

98 There is a bankruptcy on your credit report  
 63 Lack of sufficient relevant real estate account information  
 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  
 SCORECARD: 01  
 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:** 1      **Collections:** 2      **Trades:** 12      **Inquiries:** 16

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	5	\$1,615	\$1,500	\$1,435	\$0	\$97	4%
<b>Installment</b>	7	\$21,872	\$0	\$18,256	\$0	\$685	n/a
<b>Total</b>	<b>12</b>	<b>\$23,487</b>	<b>\$1,500</b>	<b>\$19,691</b>	<b>\$0</b>	<b>\$782</b>	

**COLLECTIONS**

BEST SERV CO (Y 200N001) <b>Original Creditor:</b> BANK OF THE WEST(banking) <b>Account Type:</b> OPEN <b>Responsibility:</b> I		Account # 6212 <b>Remarks:</b> DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES	<b>Amount Placed:</b> \$251 <b>Balance:</b> \$251 <b>Past Due:</b> \$251 <b>Last Payment:</b>	Account Rating O9B <b>Opened:</b> 9/14 <b>Paid:</b> <b>Closed:</b> 8/14 <b>Verified:</b> 8/19 <b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Start Date:</b>	
	<b>Amount:</b>			
	<b>Date:</b>			
DIVERSIFIED (Y 2BAF001) <b>Original Creditor:</b> ATT(cableOrCellular) <b>Account Type:</b> OPEN <b>Responsibility:</b> I		Account # 77017452 <b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$201 <b>Balance:</b> \$201 <b>Past Due:</b> \$201 <b>Last Payment:</b>	Account Rating O9B <b>Opened:</b> 11/18 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 7/19 <b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Start Date:</b>	
	<b>Amount:</b>			
	<b>Date:</b>			

**PUBLIC RECORDS**

Z 5087700	Docket # 1313425		
<b>Type:</b> CHAPTER 7 BANKRUPTCY DISMISSED	<b>Location:</b>	<b>Filed:</b> 5/13	
<b>Court:</b> BK(U.S. Bankruptcy Court)	<b>Plaintiff:</b>	<b>Effective:</b>	
<b>Responsibility:</b> C	<b>Attorney:</b> PRO SE	<b>Paid:</b> 8/13	
	<b>Liabilities:</b>		
	<b>Orig Balance:</b>		
	<b>Curr Balance:</b>		

**TRADES**

ONEMAIN (F 02FRQ001) <b>Type:</b> INSTALLMENT <b>Loan Type:</b> SECURED <b>Responsibility:</b> I <b>Remarks:</b>		Account # 3194309054304608 <b>Credit Limit:</b> <b>High Credit:</b> \$8,769 <b>Terms:</b> 060M301	<b>Balance:</b> \$8,617 <b>Past Due:</b> \$0 <b>Last Payment:</b> <b>Charge Off:</b>	Account Rating I01 <b>Opened:</b> 3/19 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 7/19 <b>Update Method:</b> automated
<b>Late Payments</b>	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 1111
(04 Months)	0 0 0	<b>Amount:</b>		
	30 60 90	<b>Date:</b>		
MAS FINANCIA (F 027E4001) <b>Type:</b> INSTALLMENT <b>Loan Type:</b> AUTOMOBILE <b>Responsibility:</b> C <b>Remarks:</b>		Account # 736309 <b>Credit Limit:</b> <b>High Credit:</b> \$13,103 <b>Terms:</b> 048M384	<b>Balance:</b> \$9,639 <b>Past Due:</b> \$0 <b>Last Payment:</b> <b>Charge Off:</b>	Account Rating I01 <b>Opened:</b> 2/18 <b>Paid:</b> <b>Closed:</b> <b>Verified:</b> 7/19 <b>Update Method:</b> automated
<b>Late Payments</b>	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> 111111111111
(17 Months)	0 0 0	<b>Amount:</b>		
	30 60 90	<b>Date:</b>		<b>Months 13-24:</b> 11111

TRADES

FST PREMIER (B 041PF015) Account # 517800674984 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$657 **Opened:** 12/18  
**Loan Type:** CREDIT CARD **High Credit:** \$748 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN47 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111  
**Date:**

CREDITONEBNK (B 054MR013) Account # 444796238797 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$300 **Opened:** 3/18  
**Loan Type:** CREDIT CARD **High Credit:** \$332 **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** **Months 1-12:** 111111111111  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805867024 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$478 **Opened:** 1/18  
**Loan Type:** CREDIT CARD **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111  
**Date:**

FOREMAN FIN (F 0212Z001) Account # 1024156 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$5,827 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111

AMER FST FIN (F 02EHK001) Account # 1000023777700002 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$521 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:** **Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2821133 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
 (05 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2450041 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 6/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
 (07 Months) 30 60 90 **Amount:**  
**Date:**

AMER FST FIN (F 02EHK001) Account # 1000023777700001 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** UNSECURED **High Credit:** \$358 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 11/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
 (03 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889822798 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$124 **Balance:** \$0 **Opened:** 11/97  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$35 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 6/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**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:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

WEBBNK/FHUT (D 02CSN002) Account # 627645603028 Account Rating RUR  
**Type:** REVOLVING **Credit Limit:** \$183 **Balance:** \$0 **Opened:** 8/07  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$374 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 7/13  
**Remarks:** INCLUDED IN BANKRUPTCY **Charge Off:** **Verified:** 2/14  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/11/19	LS FINANCING (FLA2613540 CAL)		
7/15/19	LENDIFY FINA (FNC4076411 CAL)		
7/07/19	BOM/TCI-TV (FSF8337574 MWB)		
7/03/19	LENDIFY FINA (FNC4076411 CAL)		
6/21/19	CELTIC/CONT (FNJ1271865 EAS)		

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/03/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	APOYO FINANC (FNC6038461 CAL)		
4/24/19	LENDIFY FINA (FNC4076411 CAL)		
2/27/19	LENDIFY FINA (FNC4076411 CAL)		
1/25/19	LENDIFY FINA (FNC4076411 CAL)		
12/23/18	AMERICAN FIR (FWI1942141 ILM)		
2/12/18	APOYO FINANC (FNC6038461 CAL)		
1/06/18	CAP ONE (BPC2699824 NTL)		
10/24/17	OPORTUN/PROG (FNC3435243 CAL)		
8/30/17	SYNCB (NDY1263431 DAY)		
8/20/17	AMERICAN FIR (FWI1942141 ILM)		

**CREDITOR CONTACT INFORMATION**

Subscriber Name	Subscriber Code	Telephone	Address
CA E DIST BK	ZP05087700	(559) 499-5800	2500 TULARE STREET FRESNO, CA 93721

**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)