



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/11/19 22:16 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Carbajal, Paola
 Current Address: 681 S Bonnie brea St 601
 Los angeles CA.90057

CARBAJAL , PAOLA

Also Known As:

CARBAJALTORRES,PAOLA,MARIA
 CARBAJAL,PAOLA,MARIA
 TORRESCARBAJAL,PAOLA,MARIA

SSN: 000-00-4999
 Date of Birth: 11/88

Phone:

In File Since: 8/17

Current Address:

681 S. BONNIE BRAE ST. #601.
 LOS ANGELES CA. 90057

Reported 8/17

Previous Address:

609 N. WESTERN AV. #206.
 LOS ANGELES CA. 90004

Reported 11/18

Previous Address:

4088 PLAWOOD
 MOORPARK CA. 93021

EMPLOYMENT

SELF EMPLOYED

Position: HOUSEKEEPER

Start:
 End:

In File Since: 3/18
 Effective: 4/18

SCORING

Type

VANTAGESCOR3

Score

+549

Explanation

- 12 The date that you opened your oldest account is too recent
 - 72 Too many installment accounts with a delinquent or derogatory payment status
 - 04 The balances on your accounts are too high compared to loan amounts
 - 76 You have insufficient credit history on installment loans
- 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: 5 Inquiries: 7

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 5

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$0	\$840	\$0	\$0	\$0	100%
Installment	4	\$11,323	\$0	\$9,796	\$0	\$349	n/a
Closed w/Balance-		n/a	n/a	\$164	\$0	\$0	n/a
Total	5	\$11,323	\$840	\$9,960	\$0	\$349	

COLLECTIONS

SUNRISECRED (Y 2GFC001) Account # 116558898 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$1,400
Responsibility: I **Balance:** \$1,400
Past Due: \$1,400
Last Payment:
Opened: 11/18
Paid:
Closed:
Verified: 8/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 5425924600 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$164
Loan Type: INSTALLMENT SALES **High Credit:** \$407 **Opened:** 8/17
Contract: CONTRACT **Terms:** 004M **Paid:**
Responsibility: I **Last Payment:** **Closed:** 12/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

OportunPROG (F 02CX002) Account # 2680783 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0
Loan Type: UNSECURED **High Credit:** \$535 **Opened:** 3/18
Responsibility: I **Terms:** 008M **Past Due:** \$0 **Paid:**
Remarks: CLOSED **Last Payment:** **Closed:** 11/18
Charge Off: **Verified:** 11/18
Update Method: automated

Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Months 1-12:** 2211111
Date:

TIME FINANCE (F 079FK005) Account # 10072588 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,796
Loan Type: AUTOMOBILE **High Credit:** \$11,323 **Opened:** 3/18
Responsibility: I **Terms:** 048M349 **Past Due:** \$0 **Paid:**
Remarks: **Last Payment:** **Closed:**
Charge Off: **Verified:** 7/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111

AMER FST FIN (F 02EHK001) Account # 1000046381000001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0
Loan Type: UNSECURED **High Credit:** \$1,290 **Opened:** 5/18
Responsibility: I **Terms:** 018M **Past Due:** \$0 **Paid:**
Remarks: CLOSED **Last Payment:** **Closed:** 1/19
Charge Off: **Verified:** 1/19
Update Method: automated

Late Payments 2 1 0 **Delinquency** **Maximum:** 10/18 (03) **Payment Pattern**
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 12321111
Date: 10/18

TRADES

CURACAO (H 083UH001)		Account # 542592	Account Rating R01
Type: REVOLVING	Credit Limit: \$840	Balance: \$0	Opened: 8/17
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$0	Paid: 9/17
Responsibility: I	Terms:	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 11/18
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(14 Months) 30 60 90	Amount:		Months 1-12: 1111111111X1
	Date:		Months 13-24: 11

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/11/19	LS FINANCING (FLA2613540 CAL)		
7/21/18	T-MOBILE (UWA3747126 WAS)		
5/07/18	AMERICAN FIR (FWI1942141 ILM)		
3/05/18	OPORTUN/PROG (FNC3435243 CAL)		
11/27/17	OPORTUN/PROG (FNC3435243 CAL)		
10/17/17	SPRINT (UKC0000200 ILM)		
8/23/17	CURACAO (HLA2456536 CAL)		

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)