



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/13/19 17:56 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7428  
 Name: sierra, nallely  
 Current Address: 1717 n spurgeon st  
 santa ana CA.92706

### SIERRA , NALLELY

#### Also Known As:

SIERRA,NALLELI  
 MARTINEZJUAREZMARTINEZ,NALL  
 EL  
 SIERRA,NAYELI

SSN: 000-00-0485  
 Date of Birth: 01/85

Phone:

In File Since: 10/07

#### Current Address:

1717 N. SPURGEON ST. #12.  
 SANTA ANA CA. 92706  
 Reported 9/07

#### Previous Address:

1331 S. DOUGLAS ST.  
 SANTA ANA CA. 92704  
 Reported 12/17

#### Previous Address:

2500 S. SALTA ST. #43.  
 SANTA ANA CA. 92704

### EMPLOYMENT

#### EXPOMEXICO

SANTA ANA, CA.

Position: SALES REP

Start:  
 End:

In File Since: 7/17  
 Effective: 12/16

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

Score  
**+576**

#### Explanation

- 12 The date that you opened your oldest account is too recent
- 07 You have too many delinquent or derogatory accounts
- 63 Lack of sufficient relevant real estate account information
- 16 The total of all balances on your open accounts is too high

SCORECARD: 08

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: 8      Inquiries: 14

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
Revolving	4	\$816	\$2,260	\$760	\$0	\$50	66%
Installment	4	\$2,600	\$0	\$1,063	\$0	\$251	n/a
Closed w/Balance-		n/a	n/a	\$1,449	\$1,449	\$0	n/a
<b>Total</b>	<b>8</b>	<b>\$3,416</b>	<b>\$2,260</b>	<b>\$3,272</b>	<b>\$1,449</b>	<b>\$301</b>	

**COLLECTIONS**

SEQUIUM (Y 2BGL002)	Account # 30589894	Account Rating O9B
<b>Original Creditor:</b> CHARTER COMMUNICATIONS(cabl eOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$550
<b>Account Type:</b> OPEN		<b>Balance:</b> \$550
<b>Responsibility:</b> I		<b>Past Due:</b> \$0
		<b>Last Payment:</b>
		<b>Opened:</b> 5/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b> <b>Start Date:</b>

**TRADES**

OPORTUNPROG (F 02CX002)	Account # 1462982	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,449
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,390	<b>Past Due:</b> \$1,449
<b>Responsibility:</b> I	<b>Terms:</b> 011M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>
		<b>Payment Pattern</b>
		<b>Update Method:</b> automated
		<b>Months 1-12:</b>

CAPITAL ONE (B 01DTV001)	Account # 517805882575	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$499
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$499	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (09 Months) 0 0 0 30 60 90	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>
		<b>Payment Pattern</b>
		<b>Update Method:</b> automated
		<b>Months 1-12:</b> 111111111

CREDITONEBNK (B 054MR013)	Account # 444796244498	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$261
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$317	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (04 Months) 0 0 0 30 60 90	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>
		<b>Payment Pattern</b>
		<b>Update Method:</b> automated
		<b>Months 1-12:</b> 1111

CURACAO (H 083UH001)	Account # 5439072100	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$1,342	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 001M	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (13 Months) 0 0 0 30 60 90	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>
		<b>Payment Pattern</b>
		<b>Update Method:</b> automated
		<b>Months 1-12:</b> 111111111111
		<b>Months 13-24:</b> 1

TRADES

CURACAO (H 083UH001) Account # 543907 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$960 **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 6/18  
**Responsibility:** I **Terms:** **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  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

BK OF AMER (B 01597029) Account # 8741 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 7/19  
**Loan Type:** SECURED CREDIT CARD **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:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102273342102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,010 **Opened:** 1/19  
**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** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102273342101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$53 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M120 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111XXXXX11  
(12 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/13/19	LS FINANCING (FLA2613540 CAL)		
8/02/19	APOYO FINANC (FNC6038461 CAL)		
7/05/19	BK OF AMER (BNC2428053 FLA)		
1/08/19	LENDIFY FINA (FNC4076411 CAL)		
1/04/19	LENDIFY FINA (FNC4076411 CAL)		
12/13/18	SYNCB/EBAY (BNY5734653 EAS)		
11/20/18	SYNCB/PPC (BMA2450957 EAS)		
10/18/18	APOYO FINANC (FNC6038461 CAL)		
10/16/18	CAP ONE (BPC2699824 NTL)		
10/10/18	SYNCB/PPC (BMA2450957 EAS)		
8/16/18	LENDIFY FINA (FNC4076411 CAL)		
5/26/18	CURACAO (HLA2456536 CAL)		
12/18/17	PAYPALCREDIT (FMA6306347 EAS)		
12/12/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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