



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/17/19 11:42 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Duque , Maria
 Current Address: 16231 Eucalyptus av
 Bellflower CA.90706

DUQUE , MARIA

Also Known As:

DUQUEMENDOZA, MARIA
 MENDOZA, MARIA, D

SSN: 000-00-1023
 Date of Birth: 12/82

Phone:

In File Since: 4/16

Current Address:

16231 EUCALYPTUS AV. #57.
 BELLFLOWER CA. 90706

Reported 4/17

Previous Address:

1601 E. 47TH ST. #1.
 LOS ANGELES CA. 90011

Reported 4/16

EMPLOYMENT

E&A APPAREL SERVICIN

Position: SUPERVISOR

Start: 3/17

In File Since: 3/19

End:

Effective: 3/19

CHASE SUITE HOTEL

Position:

Start:

In File Since: 7/18

End:

Effective: 7/18

SCORING

Type

VANTAGESCOR3

Score

+548

Explanation

- 04 The balances on your accounts are too high compared to loan amounts
- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 11 The total of your delinquent or derogatory account balances 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: 14 Inquiries: 22

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	3	\$2,343	\$3,050	\$2,216	\$0	\$190	27%
Installment	11	\$38,757	\$0	\$37,294	\$0	\$1,040	n/a
Closed w/Balance-		n/a	n/a	\$33,893	\$2,417	\$757	n/a
Total	14	\$41,100	\$3,050	\$73,403	\$2,417	\$1,987	

COLLECTIONS

CREDIT COLL (Y 1GZD005) Account # 69545073 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance)
Remarks: PLACED FOR COLLECTION
Amount Placed: \$437
Balance: \$437
Past Due: \$437
Last Payment:
Opened: 6/18
Paid:
Closed:
Verified: 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

AM HONDA FIN (Q 03946001) Account # 420296672 Account Rating I8A
Type: INSTALLMENT **Credit Limit:** **Balance:** \$33,893
Loan Type: AUTOMOBILE **High Credit:** \$33,508 **Past Due:** \$2,417
Responsibility: I **Terms:** 072M757 **Last Payment:**
Remarks: VOLUNTARY SURRENDER **Charge Off:**
Updated: 7/19
Verified: 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

WESTLAKE FIN (F 01T9Q001) Account # 10977698 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$27,605
Loan Type: AUTOMOBILE **High Credit:** \$28,257 **Past Due:** \$0
Responsibility: C **Terms:** 072M558 **Last Payment:**
Remarks: **Charge Off:**
Updated: 7/19
Verified: 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111
Date:

CURACAO (H 083UH001) Account # 513110 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,750 **Balance:** \$1,987
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,089 **Past Due:** \$0
Responsibility: I **Terms:** MIN156 **Last Payment:**
Remarks: **Charge Off:**
Updated: 7/19
Verified: 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (39 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X11111
Months 25-36: 111111111111
Months 37-48: 111

LENDIFY FIN (F 02G6T001) Account # 102139642104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,742
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0
Responsibility: I **Terms:** 033M190 **Last Payment:**
Remarks: **Charge Off:**
Updated: 7/19
Verified: 7/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805942794 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$229 **Opened:** 2/19
Loan Type: CREDIT CARD **High Credit:** \$254 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN34 **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:

OPORTUNPROG (F 02CX002) Account # 3278698 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,947 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$6,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 038M292 **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:

CURACAO (H 083UH001) Account # 5131100800 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/04
Loan Type: INSTALLMENT SALES **High Credit:** \$1,824 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 009M **Last Payment:** **Closed:** 3/19
Responsibility: I **Charge Off:** **Verified:** 3/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111XX
(35 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX
Date: **Months 25-36:** XXXXXXXXXXX1

LENDIFY FIN (F 02G6T001) Account # 102139642103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2666071 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 1/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

WELLS FARGO (B 0908N664) Account # 442644141187 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/17
Loan Type: SECURED CREDIT CARD **High Credit:** \$313 **Past Due:** \$0 **Paid:** 7/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

WESTLAKE FIN (F 01T9Q001) Account # 10181988 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: AUTOMOBILE **High Credit:** \$17,695 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111
(06 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 102139642102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX11111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2326978 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 102139642101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/17/19	LS FINANCING (FLA2613540 CAL)		
5/28/19	CURACAO (HLA2456536 CAL)		
4/07/19	NETCREDIT FS (FCH5253435 CHI)		
3/02/19	EXETER FIN (FDF1654822 SCT)		
3/02/19	GM FINANCIAL (FDF1535129 SCT)		
3/02/19	COAF (FPC1246538 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/02/19	TD AUTO FINA (FDT4113756 MCH)		
3/02/19	FIFTH THIRD (BCI1780815 DAY)		
3/02/19	GEORGE CHEVR (AAA5235534 MCH)		
3/02/19	CPS (FLA2817275 CAL)		
2/25/19	LENDIFY FINA (FNC4076411 CAL)		
2/19/19	CAP ONE (BPC2699824 NTL)		
2/19/19	CARFINANCE (FLA5949637 CAL)		
1/14/19	OPORTUN/PROG (FNC3435243 CAL)		
7/02/18	COAF (FPC1246538 NTL)		
7/02/18	CPS (FLA2817275 CAL)		
5/07/18	LENDIFY FINA (FNC4076411 CAL)		
2/23/18	OPORTUN/PROG (FNC3435243 CAL)		
11/20/17	LENDIFY FINA (FNC4076411 CAL)		
11/13/17	CURACAO (HLA2456536 CAL)		
9/19/17	LENDIFY FINA (FNC4076411 CAL)		
8/30/17	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)