



Lopez, Julieta XXXXX1264;CA-12846 Farnell St/91706;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 8-18-2019 TIME 0:28:23 V601 TCA1

JULIETA LOPEZ SS: 558-97-1264 E: DAVID N SCHULTZ INC
12846 FARNELL ST DOB: 04/13/73 715 N CENTRAL SUITE 300 N
BALDWIN PARK CA 917065725 GLENDALE CA 91706
RPTD: 11-07 TO 6-19 U 8X RPTD: 2-04 TO 2-19 U
LAST SUB: 2850214

*1127 WINCHESTER AVE APT 105 E: DAVID SCHULTZ INC
GLENDALE CA 912011890 00000
RPTD: 5-02 TO 5-13 U 1X RPTD: 5-05 TO 4-13 U

*PO BOX 1626
GLENDALE CA 912091626
RPTD: 8-00 TO 11-09 U

*JULIETA M GUEVARA

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 507 SCORE FACTORS: 68, 43, 85, 87
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- PUBLIC RECORDS -----
*US BKPT CT CA L A 4-25-11 8-18-11 3001002 \$0-L BK 7-DISCHG
D#: 1127780SB 1 \$0-A

----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
*CAPITAL ONE AUTO FINAN 12-11 \$23,872-O \$9,736-C CHARGOFF REPOSSES
1638640 FA AUT 74 1 7-31-19 \$8,898 11-13 (87) LLLLLLLLLLLLLLLL
62062133779651001 2-14 \$8,898 6-17/L LLLLLLLLLLLLLLLL

** ACCOUNT PREVIOUSLY IN DISPUTE - INVESTIGATION COMPLETE,
REPORTED BY DATA FURNISHER **

*SANTANDER CONSUMER USA 10-12 \$11,754-O \$11,352-C CHARGOFF DELINQ 90
0507170 FP AUT 81 1 7-31-19 \$9,873 3-16 (81) LLLLLLLLLLLLLLLL
30000175194371000 6-16 \$9,873 6-17/L LLLLLLLLLLLLLLLL
*PORTFOLIO RECOV ASSOC 4-15 \$702-O COLLACCT
1980435 YC D/B 1 1 8-08-19 \$702 7-15 (50) GGGGGGGGGGGGGG
636992102633 \$702 7-17/G GGGGGGGGGGGGGG

ORIGINAL CREDITOR: WEBBANK
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES
**

*PORTFOLIO RECOV ASSOC 7-15 \$1,997-O COLLACCT
1980435 YC D/B 1 1 8-08-19 \$1,954 3-16 (42) GGGGGGGGGGGGGG
578097957488 \$1,954 7-17/G GGGGGGGGGGGGGG

ORIGINAL CREDITOR: WORLD FINANCIAL CAPITAL BANK
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES
**

*PORTFOLIO RECOV ASSOC 2-17 \$1,738-O COLLACCT
1980435 YC D/B 1 1 8-08-19 \$1,738 6-17 (27) GGGGGGGGGGGGGG
517805844593 \$1,738 7-17/G GGGGGGGGGGGGGG

ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A.
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES

**

*PORTFOLIO RECOV ASSOC 2-17 \$587-0 COLLACCT
1980435 YC D/B 1 1 8-08-19 \$587 7-17 (26) GGGGGGGGGGGG
520611018920 \$587 7-17/G GGGGGGGGGGGG
ORIGINAL CREDITOR: CAPITAL ONE N.A.
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES
**

*PORTFOLIO RECOV ASSOC 5-17 \$520-0 COLLACCT
1980435 YC D/B 1 1 8-08-19 \$520 9-17 (24) GGGGGGGGGGGG
515599005833 \$520 GGGGGGGGGGGG
ORIGINAL CREDITOR: HSBC BANK NEVADA N.A.
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES
**

*LVNV FUNDING LLC 6-15 \$901-0 COLLACCT
1623040 FU D/B 1 1 8-06-19 \$901 8-15 (49) GGGGGGGGGGGG
4447962204192573 \$901 7-17/G GGGGGGGGGGGG
ORIGINAL CREDITOR: CREDIT ONE BANK N.A.
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*MIDLAND FUNDING 8-15 \$5,005-0 COLLACCT
1946387 YC D/B 1 1 8-06-19 \$5,005 2-16 (43) GGGGGGGGGGGG
8566599297 \$5,005 7-17/G GGGGGGGGGGGG
ORIGINAL CREDITOR: AVANTCREDIT OF CALIFORNIA LLC
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*REAL TIME RESOLUTIONS 1-15 \$4,032-0 COLLACCT
2261230 FL COL 1 1 8-01-19 \$4,032 9-15 (48) GGGGGGGGGGGG
370712 \$4,032 7-17/G GGGGGGGGGGGG
ORIGINAL CREDITOR: CHECK N GO

*COLLECTION CONSULTANTS 2-15 \$719-0 COLLACCT
3980600 YC COL 1 1 7-26-19 \$719 4-15 (52) GGGGGGGG-GGGG
7826878 \$719 5-17/G GGGGGGGG-GG--
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*COLLECTION CONSULTANTS 6-14 \$150-0 COLLACCT
3980600 YC COL 1 1 7-26-19 \$150 6-19 (2) GG
7427360 \$150
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*COLLECTION CONSULTANTS 2-15 \$150-0 COLLACCT
3980600 YC COL 1 1 7-26-19 \$150 6-19 (2) GG
7819588 \$150
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*COLLECTION CONSULTANTS 12-14 \$150-0 COLLACCT
3980600 YC COL 1 1 7-26-19 \$150 6-19 (2) GG
7702857 \$150
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*LOANME INC 9-14 \$2,600-0 \$2,600-C TRANSFER CHARGOFF
2352750 FP NTE 47 1 8-30-17 8-17 (35) B
30656 8-17 3-15/L

** ACCOUNT INFORMATION DISPUTED BY CONSUMER **

*CREDIT ONE BANK NA	6-12	\$500-L	\$901-C	CLOSED	CHARGOFF
3278143 BC CRC REV	1 7-10-15		7-15	(38)	BL654321CCCC
4447962204192573	9-14				CCCCCCCCCCCC
SOLD TO: LVNV FUNDING LLC					
** PURCHASED BY ANOTHER LENDER **					
*AXCSSFN/CNGO	3-14	\$3,500-O	\$3,270-C	CLOSED	CHARGOFF
2121940 FP UNS	17 1 5-31-15	\$0	5-15	(14)	LLLLLLLLLLL1CCC
36362184	7-14	\$374			C
** PURCHASED BY ANOTHER LENDER **					
*WEBBANK/FINGERHUT	2-13	\$700-L	\$702-C	CLOSED	CHARGOFF
2244970 ND CHG REV	1 4-30-15	\$0	4-15	(20)	L54321CCCCCCC
6369921026335520	11-14	\$46			CCCC-CC
** PURCHASED BY ANOTHER LENDER **					
*AVANT	5-14	\$4,100-O		CLOSED	DELINQ 180
2104507 FP UNS	30 1 8-31-15		8-15	(15)	B66654321CCCC
89619	10-14				CC
** PURCHASED BY ANOTHER LENDER **					
CASHCALL INC	12-12	\$5,075-O		PAID	CURR ACCT
1586386 FP UNS	84 1 6-01-13		6-13	(7)	BCCCCC
24419187	5-13				
*CAP ONE	3-06	\$3,000-L	\$3,066-H	PAID	CURR ACCT
1195163 BB CRC REV	1 12-28-12		12-12	(82)	BCCCCCCCCCCCCC
5289420012007986	2-07				CCCCCCCCCCCC-
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
A - L FINANCIAL CORP	12-09	\$10,889-O		PAID	CURR ACCT
3571715 FP AUT	48 1 1-27-12		1-12	(25)	BCCCCCCCCCCCCC
5531682	1-12				CCCCCCCCCCCCC
SYNCB/CARE CREDIT	11-12	\$500-L	\$618-H	OPEN	CURR ACCT
1476770 BB CHG REV	2 8-09-19	\$310	8-19	(38)	CCCCCCCCCCCCC
601918325595	6-19	\$38			CCCCCCCCCCCCC
WEBBANK/GETTINGTON	3-13	\$400-L	\$405-H	OPEN	CURR ACCT
2244960 ND CHG REV	1 8-01-19	\$346	8-19	(72)	CCC0CCCCCCCCC
6369920101364868	7-19	\$25-A			CCCCCCCCCCCC00
COMENITYBANK/VICTORIA	12-18	\$250-L	\$203-H	OPEN	CURR ACCT
1348810 CG CHG REV	1 7-27-19	\$146	7-19	(8)	CCCCCCCC
585637534812	7-19	\$35-A			
CAPITAL ONE BANK USA N	8-16	\$750-L	\$795-H	OPEN	CURR ACCT
1270246 BC CRC REV	3 7-20-19	\$739	7-19	(35)	CCCCCCCCCCCCC
517805811589	7-19	\$25			CCCCCCCCCCCCC
CAPITAL ONE BANK USA N	3-17	\$1,100-L	\$1,144-H	OPEN	CURR ACCT
1270246 BC CRC REV	3 7-20-19	\$1,103	7-19	(28)	CCCCCCCCCCCC-C
517805896137	7-19	\$39			CCCCCCCCCCCCC
OPPLOANS/FINWISE	5-19	\$1,200-O		OPEN	CURR ACCT
2850214 FP UNS	9-E 1 6-30-19	\$1,131	6-19	(2)	CC
LAI00668729	6-19	\$235-A			

----- INQUIRIES -----

KOHL'S/CAPONE	8-15-19	1926637 DC
AURA FINANCIAL/LENDIFY	7-21-19	2327360 FP
BK OF AMER	7-17-19	2440720 BC

ONEMAIN	7-09-19	2460540	FP	
ONEMAIN	6-01-19	2460540	FP	
MASSEYS/DMS	5-17-19	7909004	QZ	
KLARNA/WEBBANK	5-15-19	1998220	FP	UNK C/G
AMPS/PUENTE HILLS NISS	2-17-19	2255500	AU	AUT
SANTANDER CONSUMER USA	2-17-19	1912477	FZ	
NISSAN MOTOR ACCEPTANC	2-17-19	1615220	FA	AUT
CIC CREDIT/RENOVATE CR	2-05-19	2285270	FF	H/I
CDK/CERRITOS NISSAN	1-28-19	2348710	AU	AUT
COMENITYBANK/VICTORIA	12-14-18	2375577	CS	CHG
OPORTUN/PROGRESO FINAN	10-03-18	2530016	FP	
SEARS/CBNA	9-07-18	1351440	DC	
AURA FINANCIAL/LENDIFY	6-23-18	2327360	FP	
ONEMAIN	6-18-18	2460540	FP	
ACRANET	5-22-18	3970739	FR	UNK R/E
BK OF AMER	5-06-18	2440720	BC	
MASSEYS/DMS	1-29-18	7909004	QZ	
END -- EXPERIAN				