



Gutierrez,Johanna 602638452;CA-19212 Calla Way St/91351;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 8-18-2019 TIME 19:39:28 VA01 TCA1
JOHANNA M GUTIERREZ SS: 602-63-8452 E: BROCHI LABS
19212 CALLA WAY 604-01-0416* RPTD: 5-17 TO 6-17 U
CANYON COUNTRY CA 913513316 DOB: 07/14/77
RPTD: 9-09 TO 5-19 U 17X E: SELECT STAFFING
LAST SUB: 1778340 RPTD: 11-14 TO 4-15 U

*P O BOX 27070
SANTA ANA CA 927997070
RPTD: 11-17 U 2X

*19101 NADAL ST APT 200
CANYON COUNTRY CA 913511294
RPTD: 3-06 TO 12-10 U

*OBANDO JOHANNA GUTIERREZ, JOHANNA OBANDO

----- SCORE SUMMARY -----
VANTAGESCORE 4 = 547 SCORE FACTORS: 43, 68, 07, 87
VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- 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
*BANK OF AMERICA 12-14 \$5,000-L \$6,024-C CHARGOFF DELINQ 180
1230206 BC CRC REV 1 8-10-19 \$6,024 5-18 (57) LLLLLLLLLLLLLL
7486 9-17 \$6,024 LLL654321CCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **
*DEARDENS HRV LLC 5-10 \$2,091-O \$201-C CHARGOFF DELINQ 180
2761980 FU ISC 18 1 7-31-19 \$201 9-18 (22) LLLLLLLLLLLLLL66
599084 2-18 66543---C
*BANK OF AMERICA 11-15 \$1,500-L \$1,911-C CHARGOFF DELINQ 180
1230206 BC CRC REV 1 7-28-19 \$1,911 5-18 (45) LLLLLLLLLLLLLL
3598 9-17 \$1,911 LL654321CCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **
*SYNCB/WALMART DC 3-17 \$4,900-L \$5,857-C CHARGOFF DELINQ 150
1320874 BC CRC REV 1 8-05-19 \$4,217 5-18 (28) LLLLLLLLLLLLLL
5239141715602383 7-19 \$260-A \$1,333 LLL54321CCCC
*SYNCB/CHEVRON DC 10-15 \$1,500-L \$2,181-C CHARGOFF DELINQ 120
1023724 BC CRC REV 1 8-12-19 \$2,512 4-18 (47) LLLLLLLLLLLLLL
4195091400265977 9-17 \$656 LLLL4321CCCC
*SYNCB/AMER EAGLE DC 9-16 \$1,740-L \$2,218-C CHARGOFF DELINQ 120
1021573 BC CRC REV 1 7-22-19 \$1,280 3-18 (36) LLLLLLLLLLLLLL
4784311510282101 6-19 \$260-A \$628 LLLL4321CCCC
SYNCB/CARE CREDIT 6-14 NO STATUS
1476770 BB CHG REV 1 7-22-19
6019183281555615
** ACCOUNT IN DISPUTE UNDER FAIR CREDIT BILLING ACT **
*SYNCB/TJX COS DC 12-16 \$2,500-L \$3,730-C CHARGOFF DELINQ 120
1611540 BC CRC REV 1 7-22-19 \$4,042 4-18 (31) LLLLLLLLLLLLLL
5243661510840148 9-17 \$984 LLL4321CCCC
*MIDLAND FUNDING 6-18 \$2,676-O COLLACCT
1946387 YC D/B 1 1 8-06-19 \$2,676 11-18 (10) GGGGGGGGGG

8580469816				\$2,676			
ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A.							
*MIDLAND FUNDING	6-18	\$3,029-O				COLLACCT	
1946387 YC D/B	1 1 8-06-19	\$3,029	11-18	(10)	GGGGGGGGGG		
8580547773				\$3,029			
ORIGINAL CREDITOR: CITIBANK N.A.							
*SYNCB/WALMART	8-13	\$4,400-L	\$4,287-H	TRANSFER	CURR ACCT		
1327500 DV CHG REV	1 5-02-17		5-17	(45)	BCCCCCCCCCCCC		
603220365143	4-17				CCCCCCCCCCCCC		
** ACCOUNT CLOSED DUE TO TRANSFER **							
*SYNCB/AMER EAGLE	1-13	\$900-L	\$231-H	TRANSFER	CURR ACCT		
1600040 CG CHG REV	1 10-05-16		10-16	(46)	BCCCCCCC00000		
604410059223	9-16				00CCCCC000CC		
** ACCOUNT CLOSED DUE TO TRANSFER **							
*BANK OF AMERICA	9-09	\$1,500-L	\$1,314-H	CLOSED	CURR ACCT		
1230206 BC CRC REV	1 2-23-15	\$0	1-15	(66)	BCCCCCCCCCCCC		
1239	2-15	\$1-A			CCCCCCCCCCCCC		
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
*COMENITYBANK/VICTORIA	5-14	\$950-L		PAID	CURR ACCT		
1348810 CG CHG REV	1 6-09-18		6-18	(49)	B000000000000		
585637513720					000000000000		
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **							
*COMENITYBK/A&F	12-16	\$350-L		PAID	CURR ACCT		
1348840 CS CHG REV	1 6-09-18		6-18	(17)	B000000000000		
80579					0000		
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **							
*SYNCB/TOYSRUS	12-16	\$500-L	\$43-H	PAID	CURR ACCT		
1950807 DV CHG REV	1 7-03-17		7-17	(7)	B000CCC		
604586101070	2-17						
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **							
*SYNCB/OLD NAVY	12-15	\$400-L		PAID	CURR ACCT		
3607370 CG CHG REV	1 6-19-17		6-17	(19)	B000000000000		
601859642375					000000		
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **							
TOYOTA MOTOR CREDIT CO	3-15	\$13,009-O		PAID	CURR ACCT		
3604030 FA AUT	72 1 5-31-17		5-17	(27)	BCCCCCCCCCCCC		
70400266642840001	5-17				CCCCCCCCCCCCC		
*TOYOTA MOTOR CREDIT	5-17	\$12,782-O		OPEN	CUR WAS 60-4+		
1602300 FA AUL	40 1 7-31-19	\$4,647	6-18	(27)	CCCCCCCCCCCCC		
10277PD164	7-19	\$718-A			C2--222--1CC		
*WEBBANK/FINGERHUT	8-11	\$2,000-L	\$2,026-H	OPEN	CUR WAS 60-3		
2244970 ND CHG REV	1 8-11-19	\$1,813	3-19	(72)	CCCCC2221CCC		
6369921017033050	8-19	\$93-A			CCCCCCCCC000		
*MACYS/DSNB	9-11	\$1,900-L	\$3,646-H	OPEN	CUR WAS 60		
1362830 DZ CHG REV	1 8-09-19	\$1,834	3-19	(96)	CCCCC1CCCCC		
6035340510427848	8-19	\$62			CCCCCCCC21CC		
*COMENITYCB/MYPLACERWDS	11-13	\$200-L	\$170-H	OPEN	CUR WAS 30		
1992420 CS CHG REV	1 8-17-19	\$0	5-17	(70)	000000000000		
578097115732	11-17	\$25			4-17/1 00000000CCCC		
MONEYLION INC	4-19	\$500-O		OPEN	CURR ACCT		

1778340 FP SEC 12-W 1	8-11-19	\$378	8-19	(4) CCCC
LLI42913608		\$40-A		
KOHL'S/CAPONE	2-14	\$700-L	\$717-H	OPEN CURR ACCT
1926781 DC CHG REV 1	8-08-19	\$648	8-19	(66) CCCCCCCCCCCCC
6393050743354391	8-19	\$35-A		CCCCCCCC0000
TD BANK USA/TARGETCRED	7-15	\$1,300-L	\$1,344-H	OPEN CURR ACCT
1948369 DV CRC REV 1	8-05-19	\$1,272	8-19	(49) CCCCCCCCCCCCC
5859752059005758	8-19	\$50-A		CCCCCCCCCCCC
NORDSTROM/TD BANK USA	9-14	\$7,000-L	\$3,436-H	OPEN CURR ACCT
1391135 BB CRC REV 1	7-26-19	\$3,436	7-19	(59) CCCCCCCCCCCCC
4470431037301116	7-19	\$90-A		CCCCCCCC000
SYNCB/JCP	8-16	\$990-L	\$1,205-H	OPEN CURR ACCT
3321860 DC CHG REV 1	7-19-19	\$1,012	7-19	(36) CCCCCCCCCCCCC
600889682559	7-19	\$50-A		CCCCCCCCCCCC
LOANME INC	5-19	\$2,600-O		OPEN CURR ACCT
2352750 FP UNS 47 1	7-01-19	\$2,599	7-19	(3) CCC
3674605	7-19	\$388-A		
AURA FINANCIAL/LENDIFY	4-19	\$300-O		OPEN CURR ACCT
1381262 FP UNS 5-B 1	6-30-19	\$177	6-19	(3) CCC
210663935101	6-19	\$64-A		
SYNCB/TJX COS	11-13	\$2,400-L	\$1,846-H	OPEN CURR ACCT
1611530 CG CHG REV 1	3-24-17	\$1,771	3-17	(42) CCCCCCCCCCCCC
604585101042	3-17	\$55-A		CCCCCCCCCCCC

----- INQUIRIES -----

AURA FINANCIAL/LENDIFY	7-29-19	2327360 FP	
SEARS/CBNA	5-27-19	1351440 DC	
LOANME/PRESTEME/RALIS	5-02-19	2848210 FP	
700 CREDIT/FRONTIER TO	4-14-19	6962240 AN	UNK AUT
AURA FINANCIAL/LENDIFY	4-12-19	2327360 FP	
CLARITY SERVICES INC	1-29-19	1779799 ZF	UNK C/C
CITI CARDS CBNA	5-31-18	1240750 BC	
LOANME/PRESTEME/RALIS	5-05-18	2848210 FP	
JPMCB CARD	2-07-18	1203600 BC	
MACYS/DSNB	1-13-18	1171389 DZ	
OPORTUN/PROGRESO FINAN	1-10-18	2530016 FP	

----- MESSAGES -----

MSG 335: V484NUMBER OF INQUIRIES WAS A FACTOR IN DETERMINING THE SCORE
 END -- EXPERIAN