



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/19/19 14:12 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7649  
 Name: Gomez, Evelyn  
 Current Address: 4632 e king place  
 maywood CA.90270

**GOMEZCANAS , EVELYN Y.**

**Also Known As:** GOMEZCANAS,EVELYNYAMILETH  
 GOMEZ,EVELYN,YAMILETH  
 GOMEZCANAS,EVELYN,YAMILETH

**SSN:** 000-00-0057      **Phone:**      **In File Since:** 4/17

**Date of Birth:** 01/94

**Current Address:** 4632 E. 59TH PL. #24.  
 MAYWOOD CA. 90270  
**Reported 9/18**

**Previous Address:** 924 E. 80TH ST.  
 LOS ANGELES CA. 90001  
**Reported 9/17**

**Previous Address:** 1034 CAROB WY.  
 MONTEBELLO CA. 90640

### EMPLOYMENT

**ETHAM FASHION. .**      **Position:** GENERAL      **Start:**      **In File Since:** 5/18  
 LOS ANGELES, CA.      **End:**      **Effective:** 4/17

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+524</b>	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 72 Too many installment accounts with a delinquent or derogatory payment status 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:	0	Trades:	9	Inquiries:	9
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	4	\$0	\$1,000	\$0	\$0	\$0	100%
<b>Installment</b>	5	\$5,723	\$0	\$4,316	\$0	\$500	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$3,716	\$866	\$69	n/a
<b>Total</b>	<b>9</b>	<b>\$5,723</b>	<b>\$1,000</b>	<b>\$8,032</b>	<b>\$866</b>	<b>\$569</b>	

TRADES

CCB/CHLDPLCE (C 01NZ8328) Account # 578097111367 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$250 **Balance:** \$572 **Opened:** 8/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$572 **Past Due:** \$572 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5420387000 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,187 **Opened:** 4/17  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,306 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 024M **Last Payment:** **Closed:** 2/19  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

FEB-RETAIL (B 022EL020) Account # 763400500505 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** CREDIT CARD **High Credit:** \$3,455 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/18  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889689120 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$957 **Opened:** 9/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$957 **Past Due:** \$294 **Paid:**  
**Responsibility:** I **Terms:** MIN69 **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** (10 Months) 1 1 1 **Delinquency** **Maximum:** 7/19 (05) **Payment Pattern** **Months 1-12:** 4321111111  
**Amount:** \$294  
**Date:** 7/19

LENDIFY FIN (F 02G6T001) Account # 184518365101 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$70 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M88 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** (08 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11  
**Amount:**  
**Date:**

TRADES

WILSHIRE CNS (F 028NZ001) Account # 10537905 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,290 **Opened:** 11/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$3,148 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M262 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2895277 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$956 **Opened:** 7/18  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M150 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 542038 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 5/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(20 Months) 30 60 90 **Amount:** **Months 13-24:** X1111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2526877 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **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:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/19	LS FINANCING (FLA2613540 CAL)		
8/19/19	LS FINANCING (FLA2613540 CAL)		
4/30/19	CURACAO (HLA2456536 CAL)		
12/10/18	CURACAO (HLA2456536 CAL)		
10/23/18	LENDIFY FINA (FNC4076411 CAL)		
7/30/18	SYNCB (NDY1263431 DAY)		
5/30/18	WF PLL (BDM0090140 ILM)		
5/19/18	CURACAO (HLA2456536 CAL)		
11/24/17	OPORTUN/PROG (FNC3435243 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)