



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/20/19 22:00 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5114
 Name: Batres, Norma
 Current Address: 525 E Maude ave
 Sunnyvale CA.94085

TRANSUNION CONSUMER CREDIT REPORT

OCHOA , NORMA I.

Also Known As:

SSN: 000-00-5114
Date of Birth: 03/96

Phone:

In File Since: 11/15

Current Address:
 525 E. MAUDE AV. #17.
 SUNNYVALE CA. 94085
 Reported 9/16

Previous Address:
 605 BRYAN AV. #5.
 SUNNYVALE CA. 94086
 Reported 7/16

Previous Address:
 763 SAN JUSTO CT. #1.
 SUNNYVALE CA. 94085

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
NORMA OCHOA				4/19	4/19
COMPASS GROUP USA				8/18	10/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+556	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 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:	3	Inquiries:	3
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	2	\$3,240	\$3,000	\$2,909	\$57	\$136	3%
Installment	1	\$15,788	\$0	\$14,268	\$0	\$390	n/a
Total	3	\$19,028	\$3,000	\$17,177	\$57	\$526	

TRADES

DSNB MACYS (D 02A5T001)	Account # 603534006326	Account Rating	R02
Type: REVOLVING	Credit Limit: \$300	Balance: \$98	Opened: 8/17
Loan Type: CHARGE ACCOUNT	High Credit: \$337	Past Due: \$57	Paid:
Responsibility: I	Terms: MIN41	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 8/19
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(24 Months) 30 60 90	Amount:		Months 1-12: 111111111111
	Date:		Months 13-24: 111111111111

WELLS FARGO (B 0908N664)	Account # 446542459317	Account Rating	R01
Type: REVOLVING	Credit Limit: \$2,700	Balance: \$2,811	Opened: 4/16
Loan Type: CREDIT CARD	High Credit: \$2,903	Past Due: \$0	Paid:
Responsibility: I	Terms: MIN95	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 8/19
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(39 Months) 30 60 90	Amount:		Months 1-12: 111111111111
	Date:		Months 13-24: 111111111111
			Months 25-36: 111111111111
			Months 37-48: 111

VEROS CREDIT (F 02DEL001)	Account # 10010110976171010	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$14,268	Opened: 7/18
Loan Type: AUTOMOBILE	High Credit: \$15,788	Past Due: \$0	Paid:
Responsibility: I	Terms: 060M390	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 6/19
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(10 Months) 30 60 90	Amount:		Months 1-12: 1111111111
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/20/19	LS FINANCING (FLA2613540 CAL)		
4/04/19	CARFINANCE (FLA5949637 CAL)		
4/04/19	REGIONAL ACC (BNC4895662 FLA)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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