



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/21/19 23:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Sanchez, Vanessa  
 Current Address: 769 E 7 th St  
 Upland CA.91786

**SANCHEZ , MAYRA VANESSA**

**Also Known As:** SANCHEZ,VANESSA  
**SSN:** 000-00-2057  
**Date of Birth:** 07/84  
**Phone:**  
**In File Since:** 12/06

**Current Address:**  
 769 7TH ST.  
 UPLAND CA. 91786  
 Reported 3/17

**Previous Address:**  
 1537 W. 7TH ST. #213.  
 UPLAND CA. 91786  
 Reported 9/18

**Previous Address:**  
 595 WASHINGTON AV.  
 POMONA CA. 91767

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
HORIZON WAREHOUSE				10/18	10/18
CHARTWELL STAFFING	PICKER			1/17	1/17

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+539</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 65 Lack of sufficient relevant first mortgage account information 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 05

### CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	0	Trades:	12	Inquiries:	7
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	4		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$6,329	\$7,300	\$5,805	\$245	\$195	20%
Installment	9	\$42,966	\$0	\$38,421	\$0	\$1,424	n/a
Closed w/Balance-		n/a	n/a	\$2,651	\$632	\$120	n/a
<b>Total</b>	<b>12</b>	<b>\$49,295</b>	<b>\$7,300</b>	<b>\$46,877</b>	<b>\$877</b>	<b>\$1,739</b>	

TRADES

SYNCB/WLMRTD (B 0235060N) Account # 523914111821 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$2,300 **Balance:** \$2,651 **Opened:** 8/17  
**Loan Type:** CREDIT CARD **High Credit:** \$2,651 **Past Due:** \$632 **Paid:**  
**Responsibility:** I **Terms:** MIN120 **Last Payment:** **Closed:** 4/19  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 1 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 543211111111  
(23 Months) 30 60 90 **Amount:** \$516 **Months 13-24:** 1111111111  
**Date:** 6/19

CURACAO (H 083UH001) Account # 541056 Account Rating R02  
**Type:** REVOLVING **Credit Limit:** \$3,300 **Balance:** \$1,995 **Opened:** 1/17  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,290 **Past Due:** \$245 **Paid:**  
**Responsibility:** I **Terms:** MIN105 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111  
**Date:** **Months 25-36:** 1111

DISCOVERBANK (B 09616003) Account # 601100420376 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,810 **Opened:** 6/17  
**Loan Type:** CREDIT CARD **High Credit:** \$4,039 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN90 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11

JPMCB AUTO (B 0402D038) Account # 11828919493107 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$32,067 **Opened:** 10/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$34,991 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M699 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101545105101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$641 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M133 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11  
(08 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47018688 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,932 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M398 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 3160147 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,781 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M194 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 46185258 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 4/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 2503518 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 11/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 2210214 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 11/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

CURACAO (H 083UH001) Account # 5410567700 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$182 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 7/17  
**Responsibility:** I **Charge Off:** **Verified:** 7/17  
**Remarks:**  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
 (04 Months) 30 60 90 **Amount:**  
**Date:**

WESTLAKE FIN (F 01T9Q001) Account # 362920 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/07  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,488 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M **Last Payment:** **Closed:** 8/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/11  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
8/21/19	LS FINANCING (FLA2613540 CAL)		
8/17/19	LENDIFY FINA (FNC4076411 CAL)		
11/23/18	LENDIFY FINA (FNC4076411 CAL)		
10/16/18	JPMCB AUTO (BCP0006508 NTL)		
10/16/18	COAF (FPC1246538 NTL)		
9/09/18	RIVERSIDE TO (ALA4668943 CAL)		
9/03/18	CLARMNT TOYO (ALA4723635 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)