



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/22/19 19:37 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8065  
 Name: Ortega, Isela  
 Current Address: 322 s Goodman St  
 Bakersfield CA.93305

### ORTEGA , ISELA

#### Also Known As:

ORTEGACASTRO,ISELA  
 CASTROORTEGA,ISELA

SSN: 000-00-7304  
 Date of Birth: 09/78

Phone:

In File Since: 4/17

#### Current Address:

1409 E. 10TH ST.  
 BAKERSFIELD CA. 93307  
 Reported 3/18

#### Previous Address:

1413 E. 10TH ST.  
 BAKERSFIELD CA. 93307  
 Reported 6/17

#### Previous Address:

2407 S. I ST.  
 BAKERSFIELD CA. 93304

### EMPLOYMENT

GM CONTRACTING

Position:

Start: 3/16  
 End:

In File Since: 3/19  
 Effective: 3/19

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)  
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

Score

**+628**

#### Explanation

12 The date that you opened your oldest account is too recent  
 04 The balances on your accounts are too high compared to loan amounts  
 63 Lack of sufficient relevant real estate account information  
 49 Lack of sufficient relevant bankcard or revolving account information  
 SCORECARD: 08  
 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: 4 Inquiries: 11

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$209	\$200	\$170	\$0	\$44	15%
Installment	3	\$5,090	\$0	\$4,702	\$0	\$254	n/a
<b>Total</b>	<b>4</b>	<b>\$5,299</b>	<b>\$200</b>	<b>\$4,872</b>	<b>\$0</b>	<b>\$298</b>	

TRADES

SYNCB/WALMAR (D 0235057X) Account # 603220379201 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$170 **Opened:** 1/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$209 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN44 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3317995 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,702 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$5,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 032M254 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Months 1-12:** 111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(03 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2501844 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 2/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 11  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(14 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2157667 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17  
**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  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/22/19	LS FINANCING (FLA2613540 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
8/19/19	LENDIFY FINA (FNC4076411 CAL)		
8/18/19	LENDIFY FINA (FNC4076411 CAL)		
3/04/19	LENDIFY FINA (FNC4076411 CAL)		
3/02/19	TD AUTO FINA (FDT4113756 MCH)		
3/01/19	COAF (FPC1246538 NTL)		
3/01/19	JPMCB AUTO (BCP0006508 NTL)		
3/01/19	NISSAN OF BA (ALA5182858 CAL)		
2/22/19	NISSAN OF BA (ALA5182858 CAL)		
1/16/19	SYNCB/WALMRT (NNY1212732 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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