



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/23/19 12:50 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Maya, Maria  
 Current Address: 1320 foxdale loop 231  
 san jose CA.95122

**MAYACHAVEZ , MARIA DELOSANGELES**

**Also Known As:** MAYA, MARIA      **SSN:** 000-00-4091      **Phone:**      **In File Since:** 10/13  
**Date of Birth:** 12/81

**Current Address:**  
 1320 FOXDALE LP. #231.  
 SAN JOSE CA. 95122  
**Reported 10/13**

### EMPLOYMENT

**MORENO & ASSOCIATES INC**      **Position:** EMPLOYEE      **Start:** 6/15      **In File Since:** 12/16  
 SUNNYVALE, CA.      **End:**      **Effective:** 12/16

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+509</b>	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 05 Too many of the delinquencies on your accounts are recent 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:	Count	Collections:	Count	Trades:	Count	Inquiries:	Count
Public Records:	0	Collections:	0	Trades:	4	Inquiries:	2
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	2		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance-		n/a	n/a	\$475	\$475	\$0	n/a
<b>Total</b>	<b>4</b>	<b>\$0</b>	<b>\$0</b>	<b>\$475</b>	<b>\$475</b>	<b>\$0</b>	

TRADES

BK OF AMER (B 01597029) Account # 6627 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,100 **Balance:** \$475 **Opened:** 9/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,533 **Past Due:** \$475 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2181696 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 4/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/19  
**Update Method:** automated  
**Months 1-12:** 111132111111  
**Months 13-24:** 1111111111  
**Late Payments** (22 Months) 1 1 0 **Delinquency** **Maximum:** 11/18 (03) **Payment Pattern**  
**Amount:** \$281  
**Date:** 11/18

OPORTUNPROG (F 02CX002) Account # 1597276 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 5/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/17  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 11  
**Late Payments** (14 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1326912 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** UNSECURED **High Credit:** \$642 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 2/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/16  
**Update Method:** automated  
**Months 1-12:** X11111  
**Late Payments** (06 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
**Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/23/19	LS FINANCING (FLA2613540 CAL)		
2/14/19	LENDIFY FINA (FNC4076411 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)