



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/25/19 12:41 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2102  
 Name: Quintero, Nelly  
 Current Address: 1250 W San bernardino Rd  
 Covina CA.91722

### QUINTEROHENAO , ALBA NELLY

#### Also Known As:

QUINTERO,ALBA,NELLY  
 QUINTEROHENAO,NELLY

SSN: 000-00-2102  
 Date of Birth: 05/65

Phone:

In File Since: 7/15

#### Current Address:

1250 W. SAN BERNARDINO RD. #2.  
 COVINA CA. 91722

Reported 8/18

#### Previous Address:

8824 19TH ST. #45.  
 RANCHO CUCAMONGA CA. 91701

Reported 5/17

#### Previous Address:

37857 MELTON AV.  
 PALMDALE CA. 93550

### EMPLOYMENT

#### PACOM

BALDWIN PARK, CA.

Position: EMPLOYEE

Start: 1/18

End:

In File Since: 8/18

Effective: 8/18

#### CITISTAFF SOLUTIONS INC / ORGA

Position:

Start:

End:

In File Since: 10/17

Effective: 11/17

### SCORING

#### Type

VANTAGESCOR3

Score

**+651**

#### 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: 5 Inquiries: 8

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
Installment	5	\$13,915	\$0	\$13,009	\$0	\$754	n/a
<b>Total</b>	<b>5</b>	<b>\$13,915</b>	<b>\$0</b>	<b>\$13,009</b>	<b>\$0</b>	<b>\$754</b>	

TRADES

APOYO FINANC (F 02BZ2001) Account #WCO1301 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$5,452 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$5,825 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M426 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**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 #3240307 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$7,557 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M328 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account #WCO691 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$4,636 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account #WCO683 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17  
**Loan Type:** UNSECURED **High Credit:** \$3,686 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account #FON150 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17  
**Loan Type:** UNSECURED **High Credit:** \$3,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 10/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/25/19	LS FINANCING (FLA2613540 CAL)		
7/12/19	YAMAHA MOT F (FLA5906635 CAL)		
7/12/19	TOTALCRDYMHA (FSF1010041 MWB)		
7/11/19	SYNCB/YAMAHA (BNY1185851 EAS)		
6/19/19	APOYO FINANC (FNC6038461 CAL)		
8/06/18	APOYO FINANC (FNC6038461 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
10/10/17	APOYO FINANC (FNC6038461 CAL)		
10/07/17	SYNCB (NDY1263431 DAY)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)