



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/09/19 18:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4374
 Name: Aguilar, Adriana
 Current Address: 270 46th st
 Los Angeles CA.90011

AGUILAR , ADRIANA

Also Known As: SSN: 000-00-4374 Phone: In File Since: 9/05
 Date of Birth: 08/86

Current Address:
 270 E. 46TH ST.
 LOS ANGELES CA. 90011
 Reported 9/05

Previous Address:
 1322 CONSTANCE ST.
 LOS ANGELES CA. 90015
 Reported 10/18

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
LA AUTO REGISTRATION		9/14		9/18	1/18
STEVENS STEAKHOUSE				9/18	9/18
CITY OF CMMRCE, CA.					

SCORING

Type	Score	Explanation
VANTAGESCOR3	+535	97 You have too few credit accounts 15 Newest delinquent or derogatory payment status on your accounts is too recent 95 You have too many collection agency accounts that are unpaid 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 03 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:	4	Trades:	10	Inquiries:	22
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	10		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	8	\$53,681	\$0	\$53,668	\$0	\$609	n/a
Total	10	\$53,681	\$0	\$53,668	\$0	\$609	

COLLECTIONS

DEVILLE MGMT (Y 2F8X001) Account # D4328247N1 Account Rating O9B
Original Creditor: MARINELLO SCHOOLS OF BEAUTY(educational) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$7,940 **Balance:** \$7,940 **Past Due:** \$7,940
Responsibility: I **Last Payment:** **Opened:** 4/18 **Paid:** **Closed:** **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

AD ASTRA REC (Y 2BRL001) Account # 6736992 Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 CA(financial) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$280 **Balance:** \$215 **Past Due:** \$215
Responsibility: I **Last Payment:** **Opened:** 2/18 **Paid:** **Closed:** **Verified:** 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 159720394 Account Rating O9B
Original Creditor: AT T WIRELINE(utilities) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$199 **Balance:** \$199 **Past Due:** \$199
Responsibility: I **Last Payment:** **Opened:** 9/16 **Paid:** **Closed:** **Verified:** 8/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CREDIT COLL (Y 1GZD005) Account # 73702227 Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$133 **Balance:** \$133 **Past Due:** \$133
Responsibility: I **Last Payment:** **Opened:** 3/19 **Paid:** **Closed:** **Verified:** 8/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

KIA MTR FIN (F 029M2001) Account # 20181002294742 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$30,264 **Opened:** 9/18
Loan Type: AUTOMOBILE **High Credit:** \$33,473 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 075M609 **Last Payment:** **Closed:** **Verified:** 8/19
Remarks: **Charge Off:** **Update Method:** automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(10 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111
Date:

TRADES

DPT ED/NAVI (B 06372061) Account # 739051E00120120205 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,910 **Opened:** 2/12

Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** 3/14 (05) **Payment Pattern** **Update Method:** automated
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: 3/14 **Months 13-24:** XXXXXXXXXXXXX
Months 25-36: XXXXXXXXXXX1X
Months 37-48: 1111XXX11XX1

DPT ED/NAVI (B 06372061) Account # 739051E00220120205 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,869 **Opened:** 2/12

Loan Type: STUDENT LOAN **High Credit:** \$3,837 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** 3/14 (05) **Payment Pattern** **Update Method:** automated
(48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: 3/14 **Months 13-24:** XXXXXXXXXXXXX
Months 25-36: XXXXXXXXXXX1X
Months 37-48: 1111XXX11XX1

DPT ED/NAVI (B 06372061) Account # E00320161101161101 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,500 **Opened:** 11/16

Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(32 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111111

DPT ED/NAVI (B 06372061) Account # E00420161101161101 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,597 **Opened:** 11/16

Loan Type: STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(32 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111111

DPT ED/NAVI (B 06372061) Account # E00520170504170504 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,500 **Opened:** 5/17

Loan Type: STUDENT LOAN **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11

TRADES

DPT ED/NAVI (B 06372061) Account # E00620170504170504 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,028 **Opened:** 5/17
Loan Type: STUDENT LOAN **High Credit:** \$1,871 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 7/19
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

FAMILY LA CO (V 065DK001) Account # 20000000132 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 3/14
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 6/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX1111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

LENDIFY FIN (F 02G6T001) Account # 101175832101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 1 0 **Delinquency** **Maximum:** 1/18 (03) **Payment Pattern** **Months 1-12:** XXXX31111
(09 Months) 30 60 90 **Amount:** **Months 13-24:** XXXX31111
Date: 1/18

FAMILY LA CO (V 065DK001) Account # 20000000152 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 8/14
Loan Type: CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 6/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/16
Remarks: CLOSED **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments 3 3 3 **Delinquency** **Maximum:** 1/15 (05) **Payment Pattern** **Months 1-12:** 111321131111
(24 Months) 30 60 90 **Amount:** \$3,437 **Months 13-24:** 15XX21154321
Date: 1/15

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	LENDIFY FINA (FNC4076411 CAL)		
8/04/19	CAPITAL ONE (BPC3575459 NTL)		
6/19/19	SYNCB/EBAY (BNY5734653 EAS)		
5/17/19	LENDIFY FINA (FNC4076411 CAL)		
2/22/19	SYNCB (NDY1263431 DAY)		
9/21/18	AMERICREDIT (FDF0027016 SCT)		
9/21/18	TD AUTO FINA (FDT4113756 MCH)		
9/21/18	EXETER FIN (FDF1654822 SCT)		
9/21/18	KIA DOWNTOWN (ALA3567148 CAL)		
9/18/18	ACE CASH EXP (FHO5134479 SCT)		
9/15/18	LENDIFY FINA (FNC4076411 CAL)		
8/21/18	SYNCB/PPC (BMA2450957 EAS)		
8/18/18	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/17/18	OPORTUN/PROG (FNC3435243 CAL)		
2/18/18	EXETER FIN (FDF1654822 SCT)		
1/28/18	COAF (FPC1246538 NTL)		
1/20/18	OPORTUN/PROG (FNC3435243 CAL)		
11/25/17	KIA OF DOWNT (ACH2300257 CHI)		
9/24/17	SYNCB/PPMC (NNY2135844 EAS)		
9/19/17	JPMCB AUTO (BCP0006508 NTL)		
9/13/17	CELTIC/CONT (FNJ1271865 EAS)		

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)