



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 8/28/19 12:18 CT

### TRANSUNION CONSUMER CREDIT REPORT

#### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2448  
 Name: Ramirez, Veronica  
 Current Address: 2554 s santa ana blvd  
 los angeles CA.90059

#### RAMIREZ , VERONICA ELIZABETH

**Also Known As:** PALMA,VERONICA,E  
 PAL,VERONICA,ELIZABETH  
**SSN:** 000-00-2448  
**Date of Birth:** 01/76  
**Phone:**  
**In File Since:** 7/95

**Current Address:** 2554 S. SANTA ANA  
 LOS ANGELES CA. 90059  
 Reported 2/06  
**Previous Address:** 211 E. 76TH PL.  
 LOS ANGELES CA. 90003  
 Reported 8/17  
**Previous Address:** 435 W. ALMOND ST. #12.  
 COMPTON CA. 90220

#### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
PALMA FASHION		1/08		1/08	1/08
REMEDY TEMP	LABOR			9/05	

#### SCORING

Type	Score	Explanation
VANTAGESCOR3	+437	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 76 You have insufficient credit history on installment loans 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 18	<b>Inquiries:</b> 9				
<b>Negative Trade Accounts:</b> 10	<b>Trade Accounts with Any Historical Negatives:</b> 7	<b>Occurrence of Historical Negatives:</b> 24					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	15	\$5,190	\$4,900	\$3,612	\$491	\$125	26%
Closed w/Balance	-	n/a	n/a	\$16,580	\$12,052	\$275	n/a
<b>Total</b>	<b>18</b>	<b>\$5,190</b>	<b>\$4,900</b>	<b>\$20,192</b>	<b>\$12,543</b>	<b>\$400</b>	

COLLECTIONS

AD ASTRA REC (Y 2BR001)	Account # 80007962	Account Rating O9B
<b>Original Creditor:</b> AVIO 8003(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$5,037
<b>Account Type:</b> OPEN		<b>Balance:</b> \$5,037
<b>Responsibility:</b> I		<b>Past Due:</b> \$5,037
		<b>Last Payment:</b>
		<b>Opened:</b> 3/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

TRADES

OPORTUNPROG (F 02CX002)	Account # 2609303	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$6,839
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$6,575	<b>Past Due:</b> \$6,839
<b>Responsibility:</b> I	<b>Terms:</b> 037M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 1/18
		<b>Paid:</b>
		<b>Closed:</b> 5/19
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

CREDITONEBANK (B 054MR013)	Account # 444796241657	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,600	<b>Balance:</b> \$2,106
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$2,106	<b>Past Due:</b> \$2,106
<b>Responsibility:</b> A	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 9/14
		<b>Paid:</b>
		<b>Closed:</b> 5/19
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

SYNCB/PPMC (B 0235061Z)	Account # 521853102368	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$492
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$492	<b>Past Due:</b> \$271
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 4/18
		<b>Paid:</b>
		<b>Closed:</b> 3/19
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

CBNA (B 0292F031)	Account # 426937203035	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$750	<b>Balance:</b> \$1,134
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$1,134	<b>Past Due:</b> \$1,134
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>
		<b>Opened:</b> 11/17
		<b>Paid:</b>
		<b>Closed:</b> 3/19
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

TRADES

SYNCB/NETWRK (B 0561R006)		Account # 650172022147		Account Rating R09	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,500	<b>Balance:</b> \$1,939	<b>Opened:</b> 7/17		
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$1,939	<b>Past Due:</b> \$673	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 4/19		
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 7/19		
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
30 60 90		<b>Amount:</b>		<b>Months 1-12:</b>	
		<b>Date:</b>			
CAPITAL ONE (B 01DTV001)		Account # 517805991843		Account Rating R05	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$567	<b>Opened:</b> 4/17		
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$567	<b>Past Due:</b> \$182	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>	<b>Closed:</b>		
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19		
<b>Late Payments</b> (27 Months)	<b>Delinquency</b>	<b>Maximum:</b> 7/19 (05)	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
1 1 2 30 60 90		<b>Amount:</b> \$128		<b>Months 1-12:</b> 543211111111	
		<b>Date:</b> 7/19		<b>Months 13-24:</b> 111111111111	
				<b>Months 25-36:</b> 111	
SYNCB/TJX (C 0235065M)		Account # 604585104006		Account Rating R05	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$460	<b>Balance:</b> \$634	<b>Opened:</b> 1/18		
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$634	<b>Past Due:</b> \$294	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b> MIN56	<b>Last Payment:</b>	<b>Closed:</b> 5/19		
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>	<b>Verified:</b> 8/19		
<b>Late Payments</b> (19 Months)	<b>Delinquency</b>	<b>Maximum:</b> 7/19 (05)	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
2 1 2 30 60 90		<b>Amount:</b> \$239		<b>Months 1-12:</b> 543211112111	
		<b>Date:</b> 7/19		<b>Months 13-24:</b> 1111111	
CREDITONEBNK (B 054MR013)		Account # 444796235200		Account Rating R05	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,400	<b>Balance:</b> \$1,815	<b>Opened:</b> 5/17		
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$1,815	<b>Past Due:</b> \$462	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b> MIN91	<b>Last Payment:</b>	<b>Closed:</b> 6/19		
<b>Remarks:</b> CLOSED BY CREDIT GRANTOR		<b>Charge Off:</b>	<b>Verified:</b> 8/19		
<b>Late Payments</b> (26 Months)	<b>Delinquency</b>	<b>Maximum:</b> 7/19 (05)	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
1 1 2 30 60 90		<b>Amount:</b> \$375		<b>Months 1-12:</b> 543211111111	
		<b>Date:</b> 7/19		<b>Months 13-24:</b> 111111111111	
				<b>Months 25-36:</b> 11	
CCB/ULTA (D 01NZ8324)		Account # 578097106312		Account Rating R05	
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$750	<b>Balance:</b> \$1,114	<b>Opened:</b> 1/18		
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$1,114	<b>Past Due:</b> \$309	<b>Paid:</b>		
<b>Responsibility:</b> I	<b>Terms:</b> MIN56	<b>Last Payment:</b>	<b>Closed:</b>		
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 8/19		
<b>Late Payments</b> (18 Months)	<b>Delinquency</b>	<b>Maximum:</b> 6/19 (05)	<b>Payment Pattern</b>	<b>Update Method:</b> automated	
1 1 3 30 60 90		<b>Amount:</b> \$206		<b>Months 1-12:</b> 554321111111	
		<b>Date:</b> 6/19		<b>Months 13-24:</b> 111111	

TRADES

SYNCB/JCP (D 0235058D) Account # 600889689904 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$416 **Opened:** 3/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$584 **Past Due:** \$273 **Paid:**  
**Responsibility:** I **Terms:** MIN51 **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 1 1 2 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 543211111111  
(15 Months) 30 60 90 **Amount:** \$223 **Months 13-24:** 111  
**Date:** 6/19

SYNCB/JCP (D 0235058D) Account # 600889592955 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$3,600 **Balance:** \$1,205 **Opened:** 10/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,606 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN77 **Last Payment:** **Closed:** 4/19  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11111111

CITI (B 064DB040) Account # 410039021459 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,931 **Opened:** 3/17  
**Loan Type:** CREDIT CARD **High Credit:** \$1,994 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN44 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111211111  
(28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 1111

CAPITAL ONE (B 01DTV001) Account # 517805921158 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 9/15  
**Loan Type:** CREDIT CARD **High Credit:** \$315 **Past Due:** \$0 **Paid:** 1/18  
**Responsibility:** I **Terms:** **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  
(46 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 1111111111

SYNCB/JCP (D 0235058D) Account # 600889689031 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 3/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$182 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 4/18  
**Remarks:** CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CITI (B 064DB002) Account # 542418111761 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,350 **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** CREDIT CARD **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** T **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 211111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1922701 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 1/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644140580 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/14  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$313 **Past Due:** \$0 **Paid:** 8/16  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/16  
**Remarks:** ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 12/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 11111111

OPORTUNPROG (F 02CX002) Account # 1144843 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/15  
**Loan Type:** UNSECURED **High Credit:** \$3,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 025M **Last Payment:** **Closed:** 7/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X1X11X  
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
7/18/19	BRCLYSBANKDE (BWL3390354 WIL)		
10/23/18	LENDIFY FINA (FNC4076411 CAL)		
10/07/18	CLEAR CHOICE (ZNC2200296 CAL)		
8/20/18	GOLDMAN SACH (BNY6506011 EAS)		
8/19/18	BRCLYSBANKDE (BWL3390354 WIL)		
8/14/18	WEBBKUPGRADE (FNC4423822 CAL)		
4/09/18	SYNCB/PPMC (NNY2135844 EAS)		
9/28/17	SYNCB/1TRAVL (BNY2015640 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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