



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/28/19 19:02 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6970
 Name: Garcia , Maria
 Current Address: 5545 w el camino real way
 sunnyvale CA.94087

GARCIAPEREZ , MARIAISABEL

Also Known As:

GARCIA, MARIA, ISABEL
 GARCIAPEREZ, MARIA, ISABEL

SSN: 000-00-0000
Date of Birth: 02/75

Phone:

In File Since: 4/16

Current Address:

555 E. EL CAMINO REAL #514.
 SUNNYVALE CA. 94087

Reported 4/16

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

+667

Explanation

- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 49 Lack of sufficient relevant bankcard or revolving account information
- 16 The total of all balances on your open accounts is too high

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: 7	Inquiries: 4				
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	\$8,075	\$0	\$7,816	\$0	\$396	n/a
Open	2	\$3,157	\$0	\$0	\$0	\$0	100%
Total	7	\$11,232	\$0	\$7,816	\$0	\$396	

TRADES

EQR/ARBR TER (R 02ESW003) Account # 29164500 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: RENTAL AGREEMENT **High Credit:** \$3,157 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 012M3157 **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
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111
Date:

OportunPROG (F 02CXY002) Account # 3538841 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,459 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M234 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101124051103 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,357 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M162 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101124051102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111XXXX
(16 Months) 30 60 90 **Amount:** **Months 13-24:** X111
Date:

OportunPROG (F 02CXY002) Account # 2262517 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$642 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

EQR/ARBR TER (R 02ESW003) Account # 29164400 Account Rating 001
Type: OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: RENTAL AGREEMENT **High Credit:** \$2,690 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 012M2690 **Last Payment:** **Closed:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

LENDIFY FIN (F 02G6T001) Account # 101124051101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **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:** 1
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
3/29/19	LENDIFY FINA (FNC4076411 CAL)		
3/16/19	LENDIFY FINA (FNC4076411 CAL)		
11/04/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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