



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/28/19 22:25 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Zuniga , Delkis
 Current Address: 1351 S 95 th ave
 Oakland CA.94603

TRANSUNION CONSUMER CREDIT REPORT

ZUNIGA , DELKIS MAGALY

Also Known As:

ZUNIGAVILLALOBOS,DELKIS,MAG
 AL
 VILLALOBOSZUNIGA,DELKIS,MAG
 AL

SSN: 000-00-3108

Phone:

In File Since: 10/18

Date of Birth: 06/84

Current Address:

1351 95TH AV.
 OAKLAND CA. 94603

Reported 10/18

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

6 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type

Score

Explanation

VANTAGESCOR3

+619

- 97 You have too few credit accounts
 - 49 Lack of sufficient relevant bankcard or revolving account information
 - 12 The date that you opened your oldest account is too recent
 - 85 You have too many inquiries on your credit report
- SCORECARD: 04

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 0 **Trades:** 2 **Inquiries:** 11

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	2	\$5,105	\$0	\$3,897	\$0	\$599	n/a
Total	2	\$5,105	\$0	\$3,897	\$0	\$599	

TRADES

OPORTUNPROG (F 02CXY002)	Account # 3069304	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$1,464	Opened: 10/18
Loan Type: UNSECURED	High Credit: \$2,600	Past Due: \$0	Paid:
Responsibility: I	Terms: 019M187	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 8/19
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(09 Months) 30 60 90	Amount:		Months 1-12: X11111111
	Date:		

CHECKNGO/AXF (F 02GHA001)	Account # 47234001	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$2,433	Opened: 6/19
Loan Type: UNSECURED	High Credit: \$2,505	Past Due: \$0	Paid:
Responsibility: I	Terms: 012M412	Last Payment:	Closed:
Remarks:		Charge Off:	Verified: 7/19
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(01 Months) 30 60 90	Amount:		Months 1-12: 1
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/28/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	JPMCB AUTO (BCP0006508 NTL)		
8/27/19	EXETER FIN (FDF1654822 SCT)		
8/27/19	CPS (FLA2817275 CAL)		
8/27/19	AMERICREDIT (FDF0027016 SCT)		
8/25/19	FREMONT TOYO (ALA4754849 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
6/25/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/27/19	CHECKNGO/AXF (FCI1430459 DAY)		
10/01/18	OPORTUN/PROG (FNC3435243 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)