



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/31/19 10:38 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Estanislao, Margarita
 Current Address: 711 E 9th St
 upland CA.91786

ESTANISLAO , MARGARITA

Also Known As: ESTAWISCAIO, MARGARITA
SSN: 000-00-1887
Phone:
Date of Birth: 01/91
In File Since: 8/08

Current Address:
 711 E. 9TH ST.
 UPLAND CA. 91786
 Reported 10/18

Previous Address:
 402 E. FOOTHILL BV.
 POMONA CA. 91767
 Reported 7/18

Previous Address:
 402 E. SOOTHILL BV.
 POMONA CA. 91767

EMPLOYMENT

LIMPIEZA DE CASAS / TRABAJADORA INDEPE
 POMONA, CA.
Position: SELF-EMPLOYED
Start: 11/16
End:
In File Since: 1/19
Effective: 1/19

SELF EMPLOYED
Position:
Start:
End:
In File Since: 10/18
Effective: 10/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+611	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 06 You have too many accounts that were opened recently 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:** 9 **Inquiries:** 10

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
Revolving	3	\$1,078	\$1,540	\$1,052	\$0	\$79	32%
Installment	6	\$14,828	\$0	\$14,176	\$0	\$561	n/a
Total	9	\$15,906	\$1,540	\$15,228	\$0	\$640	

TRADES

BK OF AMER (B 01597029) Account # 9418 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$555 **Opened:** 1/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$555 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN41 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(06 Months) 30 60 90 **Amount:**
Date:

NORDSTM/TD (B 02FAH002) Account # 414721104231 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$497 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$523 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

PRMR AUTO CR (F 028WB001) Account # 1000130294 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,226 **Opened:** 5/19
Loan Type: AUTOMOBILE **High Credit:** \$11,538 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M364 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
(01 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 5446900400 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$576 **Opened:** 10/18
Loan Type: INSTALLMENT SALES **High Credit:** \$790 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 011M51 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(09 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 544690 Account Rating R01
Type: REVOLVING **Credit Limit:** \$540 **Balance:** \$0 **Opened:** 10/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3244887 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101587845102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,374 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M146 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101587845101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2854500 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/31/19	LS FINANCING (FLA2613540 CAL)		
8/31/19	LENDIFY FINA (FNC4076411 CAL)		
8/05/19	LENDIFY FINA (FNC4076411 CAL)		
7/19/19	CAPITAL ONE (BPC3575459 NTL)		
4/29/19	LENDIFY FINA (FNC4076411 CAL)		
1/02/19	APOYO FINANC (FNC6038461 CAL)		
1/02/19	LENDIFY FINA (FNC4076411 CAL)		
10/10/18	CURACAO (HLA2456536 CAL)		
6/19/18	OPORTUN/PROG (FNC3435243 CAL)		
3/27/18	BK OF AMER (BPH3346328 EAS)		

REPORT SERVICED BY

TRANSUNION
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