



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/01/19 13:35 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Beltran, Gladys
 Current Address: 17819 Merridy Street St 316
 Northridge CA.91325

BELTRAN , GLADYS

Also Known As: **SSN:** 000-00-1184 **Phone:** **In File Since:** 2/01
Date of Birth: 06/83

Current Address:
 17819 MERRIDY ST. #316.
 NORTHRIDGE CA. 91325
 Reported 5/04

Previous Address:
 13601 KENTLEY ST. #6.
 VAN NUYS CA. 91405
 Reported 9/03

Previous Address:
 10749 NEW HAVEN ST. #25.
 SUN VALLEY CA. 91352

EMPLOYMENT

ACT 1 PERSONNEL	Position:	Start:	In File Since:
		End:	Effective:
ACT 1 PERSSONAL	Position: STAFFING M	Start:	In File Since: 12/11
LOS ANGELES, CA.		End:	Effective: 12/11

ALERTS AND SPECIAL MESSAGES

Type	Explanation
FRAUD ALERT	#HK#IFCRA INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (747) 258-6388 (747) 258-6388

SCORING

Type	Score	Explanation
VANTAGESCOR3	+610	98 There is a bankruptcy on your credit report 32 Balances on bankcard or revolving accounts too high compared to credit limits 14 Lack of sufficient credit history 34 Total of all balances on bankcard or revolving accounts is too high SCORECARD: 02 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: 1	Collections: 0	Trades: 20	Inquiries: 7				
Negative Trade Accounts: 7	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	9	\$22,381	\$25,050	\$12,059	\$0	\$308	52%
Installment	11	\$30,332	\$0	\$24,389	\$0	\$803	n/a
Total	20	\$52,713	\$25,050	\$36,448	\$0	\$1,111	

PUBLIC RECORDS

Z 508735K

Docket # 1412616

Type: CHAPTER 7 BANKRUPTCY
DISCHARGED
Court: BK(U.S. Bankruptcy
Court)
Responsibility: I

Location:
Plaintiff:
Attorney: STUART M PRICE

Liabilities:
Orig Balance:
Curr Balance:

Filed: 5/14
Effective:
Paid: 9/14

TRADES

LOGIX FCU (Q 0308A002)

Account # 368000001

Account Rating R01

Type: REVOLVING
Loan Type: CREDIT CARD
Responsibility: I
Remarks:

Credit Limit: \$10,000
High Credit: \$10,000
Terms: MIN202

Balance: \$9,964
Past Due: \$0
Last Payment:
Charge Off:

Opened: 10/15
Paid:
Closed:
Verified: 8/19
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111111

Late Payments 0 0 0 **Delinquency**
(46 Months) 30 60 90

Maximum:
Amount:
Date:

Payment Pattern

LOGIX FCU (Q 0308A002)

Account # 368000003

Account Rating I01

Type: INSTALLMENT
Loan Type: AUTOMOBILE
Responsibility: I
Remarks:

Credit Limit:
High Credit: \$13,832
Terms: 078M212

Balance: \$9,757
Past Due: \$0
Last Payment:
Charge Off:

Opened: 6/17
Paid:
Closed:
Verified: 8/19
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 11

Late Payments 0 0 0 **Delinquency**
(26 Months) 30 60 90

Maximum:
Amount:
Date:

Payment Pattern

OPORTUNPROG (F 02CX002)

Account # 3440283

Account Rating I01

Type: INSTALLMENT
Loan Type: UNSECURED
Responsibility: I
Remarks:

Credit Limit:
High Credit: \$4,000
Terms: 031M208

Balance: \$3,900
Past Due: \$0
Last Payment:
Charge Off:

Opened: 4/19
Paid:
Closed:
Verified: 8/19
Update Method: automated
Months 1-12: X11

Late Payments 0 0 0 **Delinquency**
(03 Months) 30 60 90

Maximum:
Amount:
Date:

Payment Pattern

MONEYLION (F 02G4R001)

Account # LLI42940646

Account Rating I01

Type: INSTALLMENT
Loan Type: SECURED
Responsibility: I
Remarks:

Credit Limit:
High Credit: \$500
Terms: 012M43

Balance: \$440
Past Due: \$0
Last Payment:
Charge Off:

Opened: 6/19
Paid:
Closed:
Verified: 8/19
Update Method: automated
Months 1-12: 1

Late Payments 0 0 0 **Delinquency**
(01 Months) 30 60 90

Maximum:
Amount:
Date:

Payment Pattern

TRADES

CREDITONEBNK (B 054MR013) Account # 444796230074 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$1,303 **Opened:** 11/15
Loan Type: CREDIT CARD **High Credit:** \$1,315 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (44 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111111

CREDITONEBNK (B 054MR013) Account # 546645113332 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$792 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$880 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN40 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

LENDING CLUB (F 02BQT001) Account # 132821058 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$10,292 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$12,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M340 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (14 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11

OPORTUNPROG (F 02CXY002) Account # 3267787 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$6,100 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** 11

MONEYLION (F 02G4R001) Account # LLI42796771 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: SECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 1/19
Remarks: CLOSED **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

TRADES

AM HONDA FIN (Q 03946001) Account # 186111793 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/15
Loan Type: AUTOMOBILE **High Credit:** \$22,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 062M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 1X11111X1111
Date: **Months 25-36:** 111

LOGIX FCU (Q 0308A002) Account # 368000002 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 510321 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$0 **Opened:** 11/02
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 1/12
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

ONEMAIN FI (F 02DCM001) Account # 6070562912172502 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/12
Loan Type: UNSECURED **High Credit:** \$11,910 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M **Last Payment:** **Closed:** 5/13
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

CAPITAL ONE (B 01DTV001) Account # 517805947283 Account Rating RUR
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 7/12
Loan Type: CREDIT CARD **High Credit:** \$3,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/14
Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

TRADES

BANKAMERICA (B 06331059) Account # 9131 Account Rating RUR

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 8/01

Loan Type: CREDIT CARD **High Credit:** \$3,441 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/14

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 9/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

BK OF AMER (B 01597029) Account # 94 Account Rating RUR

Type: REVOLVING **Credit Limit:** \$20,600 **Balance:** \$0 **Opened:** 12/07

Loan Type: LINE OF CREDIT **High Credit:** \$27,494 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/14

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 9/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

CURACAO (H 083UH001) Account # 5103218500 Account Rating IUR

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/02

Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$5,095 **Past Due:** \$0 **Paid:** 5/14

Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/14

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 6/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

JPMCB CARD (B 026QK001) Account # 549477600174 Account Rating RUR

Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$0 **Opened:** 8/06

Loan Type: CREDIT CARD **High Credit:** \$5,841 **Past Due:** \$0 **Paid:**

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

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 6/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

ONEMAIN FI (F 02DCM001) Account # 6074390223162784 Account Rating IUR

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/13

Loan Type: UNSECURED **High Credit:** \$11,028 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/14

Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 5/14

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

TRADES

DISCOVERBANK (B 09616003) Account # 601120895000 Account Rating **RUR**
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$0 **Opened:** 7/12
Loan Type: CREDIT CARD **High Credit:** \$4,345 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: CHAPTER 7 BANKRUPTCY **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) **30** **60** **90** **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/01/19	LS FINANCING (FLA2613540 CAL)		
8/08/19	WEBBANK/LC (FLO4924753 IND)		
3/23/19	CAP ONE (BPC2699824 NTL)		
3/13/19	APOYO FINANC (FNC6038461 CAL)		
3/13/19	L A FED C U (PLA6622100 CAL)		
1/07/19	OPORTUN/PROG (FNC3435243 CAL)		
5/09/18	WEBBANK/LC (FLO4924753 IND)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508735K	(855) 460-9641	21041 BURBANK BLVD WOODLAND HILLS, CA 91367

REPORT SERVICED BY

TRANSUNION
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 P.O. BOX 1000, CHESTER, PA 19022
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