



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/03/19 12:25 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5322  
 Name: Leyva, Reyna  
 Current Address: 12227 ferris rd  
 El monte CA.91732

LEYVADIRZO , REYNAARISBETH

Also Known As: DIRZO,REYNA      SSN: 000-00-1723      Phone:      In File Since: 6/16  
 Date of Birth: 01/78

Current Address:  
 12227 FERRIS RD. #A.  
 EL MONTE CA. 91732  
 Reported 6/16

### EMPLOYMENT

PREMIUM FISH INC      Position: EMPLOYEE      Start: 9/14      In File Since: 6/19  
 ROWLAND HEIGHTS, CA.      End:      Effective: 9/18

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS INPUT SUBJECT SSN DOES NOT MATCH FILE SSN INPUT SURNAME DOES NOT MATCH FILE SURNAME

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+575	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 07 You have too many delinquent or derogatory accounts 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)

Public Records:	0	Collections:	1	Trades:	4	Inquiries:	14
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	3	\$1,200	\$0	\$1,182	\$0	\$114	n/a
Closed w/Balance-		n/a	n/a	\$388	\$355	\$0	n/a
<b>Total</b>	<b>4</b>	<b>\$1,200</b>	<b>\$0</b>	<b>\$1,570</b>	<b>\$355</b>	<b>\$114</b>	

**COLLECTIONS**

ERC (Y 26MT002) Account # 199193253 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$274 **Opened:** 9/18  
**Balance:** \$274 **Paid:**  
**Past Due:** \$274 **Closed:**  
**Last Payment:** **Verified:** 8/19  
**Account Type:** OPEN **Update Method:** automated  
**Responsibility:** I

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

DN RBRTO JWL (J 0956X015) Account # 6749 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$388 **Opened:** 3/13  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$388 **Past Due:** \$355 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 9/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/17  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131203871103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,182 **Opened:** 7/19  
**Loan Type:** UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M114 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131203871102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **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** **Delinquency** **Maximum:** **Payment Pattern**  
 (04 Months) 0 0 0 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131203871101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (07 Months) 0 0 0 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/03/19	LS FINANCING (FLA2613540 CAL)		
9/02/19	LENDIFY FINA (FNC4076411 CAL)		
9/01/19	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
7/27/19	LENDIFY FINA (FNC4076411 CAL)		
7/13/19	LENDIFY FINA (FNC4076411 CAL)		
7/01/19	DN RBRTO JW (JLA2010111 CAL)		
7/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/08/19	APOYO FINANC (FNC6038461 CAL)		
3/09/19	LENDIFY FINA (FNC4076411 CAL)		
9/25/18	LENDIFY FINA (FNC4076411 CAL)		
9/09/18	CURACAO (HLA2456536 CAL)		
8/17/18	LENDIFY FINA (FNC4076411 CAL)		
9/20/17	LENDIFY FINA (FNC4076411 CAL)		
9/13/17	DN RBRTO JW (JLA2010111 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)