



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/03/19 15:50 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6473
 Name: Saldana, Laura
 Current Address: 91720 66th ave
 mecca CA.92254

PADILLA , LAURA SALDANA

Also Known As:

SALDANAPADILLA, LAURA
 SALDANA, LAURA

SSN: 000-00-6473
Date of Birth: 04/91

Phone:

In File Since: 9/13

Current Address:

91395 7TH ST.
 MECCA CA. 92254
 Reported 4/17

Previous Address:

140 HEFFERNAN AV.
 CALEXICO CA. 92231
 Reported 9/13

Previous Address:

1205 CAMINO DEL RIO
 CALEXICO CA. 92231

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

+524

Explanation

- 97 You have too few credit accounts
 - 08 You have either very few loans or too many loans with recent delinquencies
 - 21 No open accounts in your credit file
 - 95 You have too many collection agency accounts that are unpaid
- SCORECARD: 03

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 2 **Trades:** 2 **Inquiries:** 1

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 1

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Total	2	n/a	n/a	n/a	n/a	n/a	

COLLECTIONS

CB IMPERIAL (Y 54ZP001) Account # 4041360000454416 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,200 **Opened:** 7/13
Account Type: OPEN **Balance:** \$2,200 **Paid:**
Responsibility: I **Past Due:** \$2,200 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

CA ACCTS SVC (Y 56ZN001) Account # 4041360000424357 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,080 **Opened:** 11/13
Account Type: OPEN **Balance:** \$1,697 **Paid:**
Responsibility: I **Past Due:** \$1,697 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

OportunProg (F 02CX002) Account # 2463309 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$641 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

OportunProg (F 02CX002) Account # 2161251 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$642 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 11/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 211111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/03/19	LS FINANCING (FLA2613540 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)