



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/09/19 18:00 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1246  
 Name: Urbina Ortiz, Kenia  
 Current Address: 16278 m bamboo st  
 la puente CA.91744

**URBINAORTIZ , KENIA**

**Also Known As:** URBINAORTIZ,KENIA,DELOSANGEL E URBINA,KENIADELOSANGELES URBINA,KENIA  
**SSN:** 000-00-1430  
**Date of Birth:** 11/75  
**Phone:**  
**In File Since:** 7/13

**Current Address:**  
 16278 BAMBOO ST.  
 LA PUENTE CA. 91744  
**Reported 7/13**

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+634</b>	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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 5	<b>Inquiries:</b> 13				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Installment</b>	5	\$9,280	\$0	\$7,825	\$0	\$764	n/a
<b>Total</b>	<b>5</b>	<b>\$9,280</b>	<b>\$0</b>	<b>\$7,825</b>	<b>\$0</b>	<b>\$764</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 2916672 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,827 **Opened:** 7/18  
**Loan Type:** UNSECURED **High Credit:** \$5,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 032M264 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111  
(12 Months) 30 60 90 **Amount:**  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 47099598 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,998 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$4,180 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M500 **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 # 101346215102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X11111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 46228946 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 5/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101346215101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
9/07/19	LENDIFY FINA (FNC4076411 CAL)		
7/13/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	LENDIFY FINA (FNC4076411 CAL)		
1/11/19	CAP ONE (BPC2699824 NTL)		
12/01/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
11/17/18	LENDIFY FINA (FNC4076411 CAL)		
11/15/18	LENDIFY FINA (FNC4076411 CAL)		
10/13/18	LENDIFY FINA (FNC4076411 CAL)		
8/18/18	LENDIFY FINA (FNC4076411 CAL)		
7/22/18	OPORTUN/PROG (FNC3435243 CAL)		
3/29/18	LENDIFY FINA (FNC4076411 CAL)		
1/09/18	OPORTUN/PROG (FNC3435243 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)