



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/05/19 17:01 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3444  
 Name: Martinez, Mayra  
 Current Address: 580 s spring rd  
 moorpark CA.93021

**MARTINEZ , MAYRA AMEZCUA**

**Also Known As:**

MARTINEZAMEZCUA, MAYRA  
 AMEZCUA, MAYRA, M

**SSN:** 000-00-3444  
**Date of Birth:** 08/88

**Phone:**

**In File Since:** 7/09

**Current Address:**

580 SPRING RD. #65.  
 MOORPARK CA. 93021  
 Reported 8/15

**Previous Address:**

689 NEW LOS ANGELES AV.  
 MOORPARK CA. 93021  
 Reported 6/15

**Previous Address:**

4893 JUAREZ AV.  
 MOORPARK CA. 93021

### ALERTS AND SPECIAL MESSAGES

**Type**

**Explanation**

**ID MISMATCH ALERT**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+582**

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:** 2      **Trades:** 4      **Inquiries:** 7

**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
<b>Installment</b>	3	\$3,035	\$0	\$2,996	\$0	\$548	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$607	\$607	\$0	n/a
<b>Total</b>	<b>4</b>	<b>\$3,035</b>	<b>\$0</b>	<b>\$3,603</b>	<b>\$607</b>	<b>\$548</b>	

COLLECTIONS

GRNT&WEBRINC (Y 847Y003) Account # 6161870001720935 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$91 **Balance:** \$101 **Past Due:** \$101  
**Responsibility:** I **Last Payment:** **Opened:** 12/18 **Paid:** **Closed:** **Verified:** 8/19  
**Update Method:** automated

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

GRNT&WEBRINC (Y 847Y003) Account # 5241870001697422 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Amount Placed:** \$91 **Balance:** \$102 **Past Due:** \$102  
**Responsibility:** I **Last Payment:** **Opened:** 11/18 **Paid:** **Closed:** **Verified:** 8/19  
**Update Method:** automated

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

TRADES

KOHL'S/CAPONE (D 012EN005) Account # 639305078875 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$607 **Opened:** 5/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$607 **Past Due:** \$607 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/15  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/17  
**Update Method:** automated

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

OPORTUNPROG (F 02CX002) Account # 3572236 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$491 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M60 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (02 Months) 30 60 90 **Amount:** **Months 1-12:** X1  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 47228207 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,505 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M488 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (01 Months) 30 60 90 **Amount:** **Months 1-12:** 1  
**Date:**

**TRADES**

OportunProg (F 02CXY002)		Account # 3189641	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$535	<b>Opened:</b> 12/18
<b>Responsibility:</b> I		<b>Terms:</b> 013M	<b>Paid:</b>
<b>Remarks:</b> CLOSED			<b>Closed:</b> 6/19
			<b>Verified:</b> 6/19
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>		<b>Maximum:</b>	<b>Payment Pattern</b>
(05 Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 11111
		<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/05/19	LS FINANCING (FLA2613540 CAL)		
6/22/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/07/19	SANTA PAULA (ACH1033742 CHI)		
12/03/18	Oportun/Prog (FNC3435243 CAL)		
12/01/18	Oportun/Prog (FNC3435243 CAL)		
12/01/18	WF PLL (BDM0090140 ILM)		
6/21/18	FACTUAL DATA (ZCS6110060 CNM)		

**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)