



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/06/19 15:29 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1733
 Name: Cano, Monica
 Current Address: 3571 Madison St
 Riverside CA.92504

CANO , MONICA

Also Known As:

SSN: 000-00-1733
 Date of Birth: 11/82

Phone:

In File Since: 7/02

Current Address:
 3571 MADISON ST. #29.
 RIVERSIDE CA. 92504
 Reported 5/19

Previous Address:
 7611 POTOMAC ST.
 RIVERSIDE CA. 92504
 Reported 6/12

Previous Address:
 19210 ENVOY AV.
 CORONA CA. 92881

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
SUPERIOR GROCERS	CASHIER			4/11	4/11
WALLMART	ASST MANAGER	4/01		12/04	

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+554	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 32 Balances on bankcard or revolving accounts too high compared to credit limits 63 Lack of sufficient relevant real estate account information 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:	16	Inquiries:	16
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$1,325	\$1,315	\$1,323	\$0	\$118	0%
Installment	10	\$2,400	\$0	\$1,663	\$0	\$482	n/a
Closed w/Balance	-	n/a	n/a	\$794	\$794	\$0	n/a
Total	16	\$3,725	\$1,315	\$3,780	\$794	\$600	

COLLECTIONS

JEFFCAPSYS (Y 28J3001)	Account # 3313945581003	Account Rating O9B
Original Creditor: FINGERHUT DIRECT MRKTING(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$265
Account Type: OPEN		Balance: \$265
Responsibility: I		Past Due: \$265
		Last Payment:
		Open: 6/16
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

AARGON AGENCY (Y 1Y6M001)	Account # 2892056750	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$100
Account Type: OPEN		Balance: \$100
Responsibility: I		Past Due: \$100
		Last Payment:
		Open: 5/17
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

LENDUP CARD (F 02EDA004)	Account # 431335000000	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$363
Loan Type: CREDIT CARD	High Credit: \$408	Past Due: \$363
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Open: 5/15
		Paid:
		Closed: 12/17
		Verified: 3/19
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

WEBBNK/FHUT (D 02CSN002)	Account # 636992104859	Account Rating R09
Type: REVOLVING	Credit Limit: \$200	Balance: \$0
Loan Type: CHARGE ACCOUNT	High Credit: \$265	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:
		Open: 7/15
		Paid:
		Closed: 6/16
		Verified: 7/16
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

FST PREMIER (B 041PF045)	Account # 517800658703	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$431
Loan Type: CREDIT CARD	High Credit: \$431	Past Due: \$431
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Open: 5/15
		Paid:
		Closed: 12/15
		Verified: 4/16
		Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Payment Pattern
	Maximum:	Months 1-12:
	Amount:	
	Date:	

TRADES

BK OF MO (B 02CS5002) Account # 431732020609 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$304 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$306 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN39 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
 (01 Months) 30 60 90 **Amount:**
Date:

CITI (B 064DB002) Account # 542418135879 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$304 **Opened:** 3/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$304 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 1363541454 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$541 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M97 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
 (06 Months) 30 60 90 **Amount:**
Date:

PLAIN GREEN (F 02ED9001) Account # 694018 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,122 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M385 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (09 Months) 30 60 90 **Amount:**
Date:

CURACAO (H 083UH001) Account # 546294 Account Rating R01
Type: REVOLVING **Credit Limit:** \$715 **Balance:** \$715 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$715 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN54 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

TRADES

LENDUP (F 02EDA001) Account # 1122599330 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 1/19
Remarks: CLOSED **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 777215674 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **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:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 525463556 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 245899491 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **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:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 134151463 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 7/16
Remarks: CLOSED **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDUP (F 02EDA001) Account # 58380637 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 12/15
Remarks: CLOSED **Charge Off:** **Verified:** 12/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 47075302 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 4/15
Remarks: CLOSED **Charge Off:** **Verified:** 4/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

LENDUP (F 02EDA001) Account # 34742833 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 2/15
Remarks: CLOSED **Charge Off:** **Verified:** 2/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/06/19	LS FINANCING (FLA2613540 CAL)		
7/29/19	SYNCB/JCP (NNY1212672 EAS)		
7/17/19	ONEMAIN (FCE4191422 CHI)		
6/27/19	CAPITAL ONE (BPC3575459 NTL)		
6/11/19	CURACAO (HLA2456536 CAL)		
5/20/19	BOM/TCI FA (FSF4268654 MWB)		
10/26/18	CHECK INTO C (FTN5147441 SCT)		
9/19/18	CAP ONE (BPC2699824 NTL)		
8/21/18	CAP ONE (BPC2699824 NTL)		
7/30/18	SYNCB/JCP (NNY1212672 EAS)		
6/22/18	CHECK INTO C (FTN5147441 SCT)		
3/26/18	SYNCB/SAMS (NNY4215612 EAS)		
2/16/18	CHECK INTO C (FTN5147441 SCT)		
2/07/18	CAP ONE (BPC2699824 NTL)		
11/14/17	SYNCB/PPMC (NNY2135844 EAS)		
10/13/17	CHECK INTO C (FTN5147441 SCT)		

REPORT SERVICED BY

TRANSUNION
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