



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/06/19 17:20 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2828
 Name: Sanchez, Edith
 Current Address: 2531 Cincinnati St
 Los Angeles CA.90033

SANCHEZFLORES , EDITH

Also Known As:

DEMORALES, EDITHSANCHEZ
 SANCHEZ, EDITH
 MORALES, EDITH, S

SSN: 000-00-2828
Date of Birth: 11/71

Phone:

In File Since: 10/06

Current Address:

2531 CINCINNATI ST.
 LOS ANGELES CA. 90033

Reported 10/06

EMPLOYMENT

SUPER

Position: DECORATOR

Start: 2/07

In File Since: 8/17

End:

Effective: 2/17

SCORING

Type

VANTAGESCOR3

Score

+679

Explanation

- 63 Lack of sufficient relevant real estate account information
 - 34 Total of all balances on bankcard or revolving accounts is too high
 - 12 The date that you opened your oldest account is too recent
 - 39 Available credit on your open bankcard or revolving accounts is too low
- SCORECARD: 09
 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:** 0 **Trades:** 18 **Inquiries:** 10

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	11	\$12,977	\$18,200	\$6,010	\$0	\$231	67%
Installment	7	\$37,502	\$0	\$31,217	\$0	\$864	n/a
Total	18	\$50,479	\$18,200	\$37,227	\$0	\$1,095	

TRADES

BK WEST (B 0804N249) Account # 725249153 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$25,858 **Opened:** 8/18
Loan Type: AUTOMOBILE **High Credit:** \$28,721 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 084M439 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

OportunProg (F 02CX002) Account # 2760342 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,060 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M317 **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
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

BK OF AMER (B 01597029) Account # 5701 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,400 **Balance:** \$1,921 **Opened:** 5/18
Loan Type: CREDIT CARD **High Credit:** \$2,694 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

SYNCB/ASHHOM (F 0999209T) Account # 601919303024 Account Rating R01
Type: REVOLVING **Credit Limit:** \$6,800 **Balance:** \$0 **Opened:** 8/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**

BK OF AMER (B 01597029) Account # 5355 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,200 **Balance:** \$2,375 **Opened:** 4/15
Loan Type: CREDIT CARD **High Credit:** \$7,433 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN63 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

BK OF AMER (B 01597029) Account #0596 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$740 **Opened:** 7/14
Loan Type: CREDIT CARD **High Credit:** \$985 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SUNBIT, INC (F 02G44001) Account #99636804 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19
Loan Type: INSTALLMENT SALES **High Credit:** \$346 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 006M **Last Payment:** **Closed:** 8/19
Responsibility: I **Charge Off:** **Verified:** 8/19
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

SYNCB/WLMRTD (B 0235060N) Account #523914112086 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$383 **Opened:** 12/17
Loan Type: CREDIT CARD **High Credit:** \$1,005 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111111

CURACAO (H 083UH001) Account #5187193800 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,299 **Opened:** 8/07
Loan Type: INSTALLMENT SALES **High Credit:** \$2,706 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M108 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X111XX
Months 25-36: XXXXXXXXXXXX
Months 37-48: XX1

CURACAO (H 083UH001) Account #518719 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,800 **Balance:** \$591 **Opened:** 8/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$637 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN58 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(39 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X11111
Months 25-36: 111111111111
Months 37-48: 111

TRADES

BK OF AMER (B 01597029) Account # 9091 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 5/17
Loan Type: CREDIT CARD **High Credit:** \$2,781 **Past Due:** \$0 **Paid:** 5/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

SUNBIT, INC (F 02G44001) Account # 99805416 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: INSTALLMENT SALES **High Credit:** \$531 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 006M **Last Payment:** **Closed:** 1/19
Responsibility: I **Charge Off:** **Verified:** 1/19
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

CAP ONE AUTO (F 01W2K001) Account # 62031341863481001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/17
Loan Type: AUTOMOBILE **High Credit:** \$29,456 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 073M **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:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

DN RBRTO JWL (J 0956X015) Account # 7061 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$223 **Past Due:** \$0 **Paid:** 4/17
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

BANKAMERICA (B 06331059) Account # 7250 Account Rating R01
Type: REVOLVING **Credit Limit:** \$6,000 **Balance:** \$0 **Opened:** 3/16
Loan Type: FLEXIBLE SPENDING CREDIT **High Credit:** \$1,577 **Past Due:** \$0 **Paid:** 2/17
CARD **Terms:** **Last Payment:** **Closed:** 4/17
Responsibility: I **Charge Off:** **Verified:** 5/17
Remarks: CLOSED BY CREDIT GRANTOR **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

TRADES

EQUITABLEACC (F 02BJJ002) Account #DU1 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,400 **Balance:** \$0 **Opened:** 10/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,400 **Past Due:** \$0 **Paid:** 1/15
Responsibility: C **Terms:** **Last Payment:** **Closed:** 1/15
Remarks: CLOSED **Charge Off:** **Verified:** 3/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1X1X1X111X1
(40 Months) 30 60 90 **Amount:** **Months 13-24:** X111X1X11111
Date: **Months 25-36:** 111111111111
Months 37-48: 1XX1

WESTLAKE FIN (F 01T9Q001) Account #4175147 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/12
Loan Type: AUTOMOBILE **High Credit:** \$13,954 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 8/14
Remarks: CLOSED **Charge Off:** **Verified:** 8/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1

BK OF AMER (B 01597029) Account #1939 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 11/11
Loan Type: SECURED CREDIT CARD **High Credit:** \$39 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/12
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 2/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/06/19	LS FINANCING (FLA2613540 CAL)		
9/04/19	SADDEBACK A (FLA3723132 CAL)		
9/02/19	LENDIFY FINA (FNC4076411 CAL)		
2/05/19	SUNBIT INC (FLA3258841 CAL)		
9/13/18	TARGET/TD (DMS3375660 WIS)		
8/17/18	COAF (FPC1246538 NTL)		
8/17/18	TD AUTO FINA (FDT4113756 MCH)		
8/17/18	CHEVROLET OF (ALA7289181 CAL)		
7/21/18	SUNBIT INC (FLA3258841 CAL)		
5/17/18	BK OF AMER (BNC2428053 FLA)		

REPORT SERVICED BY

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