



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/09/19 12:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-2057
 Name: Sanchez, Vanessa
 Current Address: 769 e 7th st
 Upland CA.91786

SANCHEZ , MAYRA VANESSA

Also Known As: SANCHEZ,VANESSA
SSN: 000-00-2057
Date of Birth: 07/84
Phone:
In File Since: 12/06

Current Address:
 769 7TH ST.
 UPLAND CA. 91786
 Reported 3/17

Previous Address:
 1537 W. 7TH ST. #213.
 UPLAND CA. 91786
 Reported 9/18

Previous Address:
 595 WASHINGTON AV.
 POMONA CA. 91767

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
HORIZON WAREHOUSE				10/18	10/18
CHARTWELL STAFFING	PICKER			1/17	1/17

SCORING

Type	Score	Explanation
VANTAGESCOR3	+540	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 65 Lack of sufficient relevant first mortgage account information 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 05

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	0	Trades:	12	Inquiries:	8
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$6,329	\$7,300	\$5,805	\$245	\$195	20%
Installment	9	\$42,966	\$0	\$37,886	\$0	\$1,424	n/a
Closed w/Balance-		n/a	n/a	\$2,689	\$817	\$0	n/a
Total	12	\$49,295	\$7,300	\$46,380	\$1,062	\$1,619	

TRADES

SYNCB/WLMRTD (B 0235060N) Account # 523914111821 Account Rating R09
Type: REVOLVING **Credit Limit:** \$2,300 **Balance:** \$2,689 **Opened:** 8/17
Loan Type: CREDIT CARD **High Credit:** \$2,689 **Past Due:** \$817 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CURACAO (H 083UH001) Account # 541056 Account Rating R02
Type: REVOLVING **Credit Limit:** \$3,300 **Balance:** \$1,995 **Opened:** 1/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,290 **Past Due:** \$245 **Paid:**
Responsibility: I **Terms:** MIN105 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments (28 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111X11111
Date: **Months 25-36:** 1111

JPMCB AUTO (B 0402D038) Account # 11828919493107 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$31,722 **Opened:** 10/18
Loan Type: AUTOMOBILE **High Credit:** \$34,991 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M699 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (09 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
Amount:
Date:

OPORTUNPROG (F 02CXY002) Account # 3160147 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,666 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M194 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (08 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111
Amount:
Date:

DISCOVERBANK (B 09616003) Account # 601100420376 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,810 **Opened:** 6/17
Loan Type: CREDIT CARD **High Credit:** \$4,039 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN90 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (26 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 11

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47018688 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,857 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M398 **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 # 101545105101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$641 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M133 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X11
(08 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46185258 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 4/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2503518 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 11/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2210214 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

CURACAO (H 083UH001)		Account # 5410567700	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 1/17
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$182	Past Due: \$0	Paid:
Responsibility: I	Terms: 001M	Last Payment:	Closed: 7/17
Remarks:		Charge Off:	Verified: 7/17
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Update Method: automated
(04 Months) 30 60 90	Amount:		Months 1-12: 1111
	Date:		

WESTLAKE FIN (F 01T9Q001)		Account # 362920	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/07
Loan Type: AUTOMOBILE	High Credit: \$12,488	Past Due: \$0	Paid:
Responsibility: I	Terms: 042M	Last Payment:	Closed: 8/11
Remarks: CLOSED		Charge Off:	Verified: 8/11
Late Payments	Delinquency	Maximum:	Update Method: automated
(Months) 30 60 90		Amount:	Months 1-12:
		Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
8/21/19	LS FINANCING (FLA2613540 CAL)		
8/17/19	LENDIFY FINA (FNC4076411 CAL)		
11/23/18	LENDIFY FINA (FNC4076411 CAL)		
10/16/18	JPMCB AUTO (BCP0006508 NTL)		
10/16/18	COAF (FPC1246538 NTL)		
9/09/18	RIVERSIDE TO (ALA4668943 CAL)		
9/03/18	CLARMNT TOYO (ALA4723635 CAL)		

REPORT SERVICED BY

TRANSUNION
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