



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/09/19 15:13 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0939
 Name: Castaneda , Esperanza
 Current Address: 12700 e elliott ave
 el monte CA.91732

CASTANEDANAVARRO , ESPERANZA

Also Known As: NAVARROCASTANEDA,ESPERANZA
SSN: 000-00-0000
Phone:
Date of Birth: 02/74
In File Since: 2/15
 CASTANEDA,ESPERANZA

Current Address:
 12700 ELLIOTT AV. #449.
 EL MONTE CA. 91732
 Reported 4/17

Previous Address:
 12037 HEMLOCK ST.
 EL MONTE CA. 91732
 Reported 2/15

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+656	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 63 Lack of sufficient relevant real estate account information 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)

Public Records:	0	Collections:	0	Trades:	6	Inquiries:	4
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	3		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$7,590	\$0	\$6,391	\$0	\$397	n/a
Total	6	\$7,590	\$0	\$6,391	\$0	\$397	

TRADES

OPORTUNPROG (F 02CX002) Account # 3365060 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,591 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$5,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M246 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111
(04 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131294422102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,800 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2460086 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 3/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account # 131294422101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX1
(05 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2049390 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 10/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

TRADES

WELLS FARGO (B 0908N664) Account # 442644140770 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/15
Loan Type: SECURED CREDIT CARD **High Credit:** \$407 **Past Due:** \$0 **Paid:** 2/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/16
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 1 1 1 **Delinquency** **Maximum:** 2/16 (04) **Payment Pattern** **Months 1-12:** 111111143211
(20 Months) 30 60 90 **Amount:** \$176 **Months 13-24:** 11111111
Date: 2/16

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/09/19	LS FINANCING (FLA2613540 CAL)		
10/11/18	LENDIFY FINA (FNC4076411 CAL)		
1/02/18	LENDIFY FINA (FNC4076411 CAL)		
10/30/17	OPORTUN/PROG (FNC3435243 CAL)		

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)