



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/09/19 18:12 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6463
 Name: mENDOZA, Gabriela
 Current Address: 135 LANDIS ave
 freedom CA.95019

MENDOZA , GABRIELA

Also Known As: MENDOZAGUTIERREZ,GABRIELA MENDOZA,GAGRIEL
SSN: 000-00-6463
Date of Birth: 01/92
Phone:
In File Since: 10/13

Current Address:
 135 LANDIS AV. #D.
 FREEDOM CA. 95019
Reported 10/13

EMPLOYMENT

DOLLAR TREE STORES INC. **Position:** STORE EMPLOYEE **Start:** 1/13 **In File Since:** 11/17
 SANTA CRUZ, CA. **End:** **Effective:** 11/17

SCORING

| Type | Score | Explanation |
|---------------------|-------------|--|
| VANTAGESCOR3 | +570 | 12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 95 You have too many collection agency accounts that are unpaid 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: 7 | Inquiries: 3 | | | | |
| Negative Trade Accounts: 1 | Trade Accounts with Any Historical Negatives: 1 | Occurrence of Historical Negatives: 3 | | | | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Installment | 6 | \$1,875 | \$0 | \$1,534 | \$0 | \$153 | n/a |
| Total | 7 | \$1,875 | \$0 | \$1,534 | \$0 | \$153 | |

COLLECTIONS

LVNV FUNDING (Y 21T9002) Account # 4447962336857614 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$592 **Opened:** 11/17
Account Type: OPEN **Balance:** \$592 **Paid:**
Responsibility: I **Past Due:** \$592 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

RCVL PER MNG (Y 269X001) Account # 60651628 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,330 **Opened:** 1/19
Account Type: OPEN **Balance:** \$1,330 **Paid:**
Responsibility: I **Past Due:** \$1,330 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

TRADES

CREDITONEBNK (B 054MR013) Account # 444796233685 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$592 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 12/17
Update Method: automated

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

OPORTUNPROG (F 02CX002) Account # 3386549 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,534 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M153 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** X111
Date:

OPORTUNPROG (F 02CX002) Account # 2509877 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1562296 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 10/17 (03) **Payment Pattern** **Months 1-12:** 321111211111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111
Date: 10/17

OPORTUNPROG (F 02CX002) Account # 1037894 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 1/16
Remarks: CLOSED **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1XX11X11XX1
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 896682 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/14
Loan Type: UNSECURED **High Credit:** \$945 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 731999 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13
Loan Type: UNSECURED **High Credit:** \$262 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/14
Remarks: CLOSED **Charge Off:** **Verified:** 5/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/09/19 | LS FINANCING (FLA2613540 CAL) | | |
| 3/18/19 | MACYS/DSNB (DRN3279220 EAS) | | |
| 11/30/17 | APOYO FINANC (FNC6038461 CAL) | | |

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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