



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/11/19 12:35 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5010
 Name: Hernandez, Maria
 Current Address: 2170 s pasadena ave
 long beach CA.90806

HERNANDEZ , MARIA C.

Also Known As:

NUNEZ, MARIA, C
 HERNANDEZ, MARIA, CEPEDA
 CEPEDA, MARIA, C

SSN: 000-00-2506
Date of Birth: 02/77

Phone:

In File Since: 2/98

Current Address:

17 DEAN ST. #1.
 PORT JEFFERSON STATION NY. 11776

Reported 1/07

Previous Address:

2170 PASADENA AV. #2.
 LONG BEACH CA. 90806

Reported 8/12

Previous Address:

17 GEAN ST.
 PORT JEFFERSON STA NY. 11776

EMPLOYMENT

STONY BROOK HOSP

STONY BROOK, NY.

Position: HOUSE KEEPING

Start: 1/08

End:

In File Since: 4/14

Effective: 6/13

STONY BROOK UNIVERSITY

Position: CLERK

Start:

End:

In File Since: 7/06

Effective:

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+721

Explanation

34 Total of all balances on bankcard or revolving accounts is too high
 39 Available credit on your open bankcard or revolving accounts is too low
 12 The date that you opened your oldest account is too recent
 32 Balances on bankcard or revolving accounts too high compared to credit limits
 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:** 26 **Inquiries:** 8

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 2

| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
|--------------------|-----------|------------------|-----------------|------------------|------------|----------------|-----------|
| Revolving | 20 | \$31,017 | \$39,750 | \$17,411 | \$0 | \$516 | 56% |
| Installment | 3 | \$33,374 | \$0 | \$24,782 | \$0 | \$561 | n/a |
| Mortgage | 3 | \$183,000 | \$0 | \$77,129 | \$0 | \$2,203 | n/a |
| Total | 26 | \$247,391 | \$39,750 | \$119,322 | \$0 | \$3,280 | |

TRADES

CCB/BJSClub (B 01NZ8280) Account # 535878200437 Account Rating R01
Type: REVOLVING **Credit Limit:** \$10,250 **Balance:** \$9,633 **Opened:** 3/16
Loan Type: CREDIT CARD **High Credit:** \$9,749 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN276 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (41 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111

CAPITAL ONE (B 01DTV001) Account # 549110975422 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 4/12
Loan Type: CREDIT CARD **High Credit:** \$1,048 **Past Due:** \$0 **Paid:** 8/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 1X111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

THD/CBNA (B 026H3005) Account # 603532023949 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,100 **Balance:** \$328 **Opened:** 2/06
Loan Type: CHARGE ACCOUNT **High Credit:** \$4,126 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
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

RAY AND FLAN (H 01427976) Account # 600610100406 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,700 **Balance:** \$0 **Opened:** 4/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,254 **Past Due:** \$0 **Paid:** 2/16
Responsibility: I **Terms:** **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

ALLY FINCL (F 0259237L) Account # 628926220236 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$24,782 **Opened:** 9/17
Loan Type: AUTOMOBILE **High Credit:** \$33,374 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 075M561 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (22 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111111

TRADES

TEACHERS FCU (Q 0146Y004) Account # 403695102016 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$361 **Opened:** 9/14
Loan Type: CREDIT CARD **High Credit:** \$494 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN20 **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

BK OF AMER (B 01597029) Account # 2834 Account Rating R01
Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$5,214 **Opened:** 3/17
Loan Type: CREDIT CARD **High Credit:** \$5,708 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN142 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (29 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111

SYNCB/WLMRTD (B 0235060N) Account # 523914112065 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,800 **Balance:** \$1,591 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$2,418 **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**
 (21 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111

KOHL'S/CAPONE (D 012EN005) Account # 639305081004 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 10/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$450 **Past Due:** \$0 **Paid:** 8/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (46 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111111

SYNCB/PCRICH (B 0328Q024) Account # 601917034303 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$0 **Opened:** 7/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,966 **Past Due:** \$0 **Paid:** 3/16
Responsibility: I **Terms:** **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

TRADES

BBY/CBNA (H 0292F021) Account # 700106237988 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 4/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,209 **Past Due:** \$0 **Paid:** 4/19
Responsibility: I **Terms:** **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

SYNCB/TJXDC (B 0235065N) Account # 524366164449 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$284 **Opened:** 7/19
Loan Type: CREDIT CARD **High Credit:** \$284 **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**
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

NSTAR/COOPER (F 01QC3005) Account # 628468654 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$77,129 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$183,000 **Past Due:** \$0 **Paid:**
ESTATE MORTGAGE **Terms:** 240M2203 **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:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

SYNCB/JCP (D 0235058D) Account # 600889339948 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,600 **Balance:** \$0 **Opened:** 9/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,311 **Past Due:** \$0 **Paid:** 4/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
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

SYNCB/TOYS (D 0235065S) Account # 604586100426 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,700 **Balance:** \$0 **Opened:** 10/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$476 **Past Due:** \$0 **Paid:** 4/17
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/18
Remarks: INACTIVE ACCOUNT **Charge Off:** **Verified:** 9/18
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

TRADES

| | | | | | |
|--|------------------------------|--------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| DSNB MACYS (D 02A5T001) | | Account # 50577200 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$390 | Balance: \$0 | Opened: 6/98 | Loan Type: CHARGE ACCOUNT | Paid: 10/12 |
| High Credit: \$1,736 | Terms: | Past Due: \$0 | Closed: 2/10 | Responsibility: I | Verified: 3/18 |
| Remarks: CLOSED BY CREDIT GRANTOR | Maximum: | Last Payment: | Update Method: automated | Payment Pattern | Months 1-12: 111111111111 |
| Late Payments (48 Months) 0 0 0 | Delinquency 30 60 90 | Amount: | Months 13-24: 111111111111 | Months 25-36: 111XXX111111 | Months 37-48: 111111111111 |
| | | Date: | | | |
| SYNCB/JCP (D 0235058D) | | Account # 600889339358 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$2,600 | Balance: \$0 | Opened: 9/07 | Loan Type: CHARGE ACCOUNT | Paid: |
| High Credit: \$1,311 | Terms: | Past Due: \$0 | Closed: 6/15 | Responsibility: I | Verified: 2/18 |
| Remarks: CREDIT CARD LOST OR STOLEN | Maximum: | Last Payment: | Update Method: automated | Payment Pattern | Months 1-12: 111111111111 |
| Late Payments (48 Months) 0 0 0 | Delinquency 30 60 90 | Amount: | Months 13-24: 111111111111 | Months 25-36: 111111111111 | Months 37-48: 111111111111 |
| | | Date: | | | |
| SYNCB/SLEEPY (B 09992163) | | Account # 601919101652 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$3,900 | Balance: \$0 | Opened: 1/13 | Loan Type: CHARGE ACCOUNT | Paid: 7/14 |
| High Credit: \$1,899 | Terms: | Past Due: \$0 | Closed: 8/17 | Responsibility: I | Verified: 12/17 |
| Remarks: INACTIVE ACCOUNT | Maximum: | Last Payment: | Update Method: automated | Payment Pattern | Months 1-12: 111111111111 |
| Late Payments (48 Months) 0 0 0 | Delinquency 30 60 90 | Amount: | Months 13-24: 111111111111 | Months 25-36: 111111111111 | Months 37-48: 111111111111 |
| | | Date: | | | |
| BK OF AMER (B 06331205) | | Account # 63010033228091 | | Account Rating I01 | |
| Type: INSTALLMENT | Credit Limit: | Balance: \$0 | Opened: 6/13 | Loan Type: AUTOMOBILE | Paid: |
| High Credit: \$25,457 | Terms: 072M | Past Due: \$0 | Closed: 3/17 | Responsibility: I | Verified: 3/17 |
| Remarks: CLOSED | Maximum: | Last Payment: | Update Method: automated | Payment Pattern | Months 1-12: 111111111111 |
| Late Payments (45 Months) 0 0 0 | Delinquency 30 60 90 | Amount: | Months 13-24: 111111111111 | Months 25-36: 111111111111 | Months 37-48: 1111111111 |
| | | Date: | | | |
| CBNA (D 0292F037) | | Account # 601164432258 | | Account Rating R01 | |
| Type: REVOLVING | Credit Limit: \$200 | Balance: \$0 | Opened: 5/09 | Loan Type: CHARGE ACCOUNT | Paid: 1/13 |
| High Credit: \$164 | Terms: | Past Due: \$0 | Closed: 2/16 | Responsibility: I | Verified: 3/17 |
| Remarks: CLOSED BY CREDIT GRANTOR | Maximum: | Last Payment: | Update Method: automated | Payment Pattern | Months 1-12: 111111111111 |
| Late Payments (48 Months) 1 1 0 | Delinquency 30 60 90 | Amount: \$115 | Months 13-24: 111111111111 | Months 25-36: 111111111111 | Months 37-48: 113211111111 |
| | | Date: 12/13 | | | |

TRADES

TEACHERS FCU (Q 0146Y004) Account # 403695549048 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 9/14
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/15
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 6/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111
Date:

OCWEN LOAN (B 0813P004) Account # 7144645020 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$183,000 **Past Due:** \$0 **Paid:**
ESTATE MORTGAGE **Terms:** 240M **Last Payment:** **Closed:** 5/15
Responsibility: I **Charge Off:** **Verified:** 5/15
Remarks: TRANSFERRED TO ANOTHER LENDER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111
Date:

CAP1/BSTBY (D 01DTV057) Account # 700106237988 Account Rating R01
Type: REVOLVING **Credit Limit:** \$900 **Balance:** \$0 **Opened:** 4/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$293 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OCWEN/HOMEWA (F 01946001) Account # 6470031035363 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$0 **Opened:** 3/06
Loan Type: CONVENTIONAL REAL **High Credit:** \$183,000 **Past Due:** \$0 **Paid:**
ESTATE MORTGAGE **Terms:** 240M **Last Payment:** **Closed:** 4/13
Responsibility: I **Charge Off:** **Verified:** 4/13
Remarks: TRANSFERRED TO ANOTHER LENDER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111X11111
Date: **Months 25-36:** 1X11111111111
Months 37-48: 1111

DISCOVERBANK (B 09616003) Account # 601100283766 Account Rating R01
Type: REVOLVING **Credit Limit:** \$8,300 **Balance:** \$0 **Opened:** 3/00
Loan Type: CREDIT CARD **High Credit:** \$8,414 **Past Due:** \$0 **Paid:** 3/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 1/10
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111111
Date: **Months 25-36:** 1111111111111
Months 37-48: 1111111111111

TRADES

CAP ONE AUTO (F 01W2K001) Account # 62062186784471001 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/06

Loan Type: AUTOMOBILE **High Credit:** \$20,624 **Past Due:** \$0 **Paid:**

Responsibility: C **Terms:** 072M **Last Payment:** **Closed:** 7/12

Remarks: CLOSED **Charge Off:** **Verified:** 7/12

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/11/19 | LS FINANCING (FLA2613540 CAL) | | |
| 9/05/19 | SYNCB (NDY1263431 DAY) | | |
| 10/15/18 | BRCLYSBANKDE (BWL3390354 WIL) | | |
| 4/03/18 | BRCLYSBANKDE (BWL3390354 WIL) | | |
| 9/20/17 | JPMCB AUTO (BCP0171856 NTL) | | |
| 9/20/17 | SYNCB/CHEVRN (BNY2754256 EAS) | | |
| 9/20/17 | ALLY FINANCI (FDT6240112 MCH) | | |
| 9/19/17 | CREDCO (ZCO8256078 CAL) | | |

REPORT SERVICED BY

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