



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/11/19 14:37 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3189
 Name: Cruz, Jennifer
 Current Address: 6818 N Ridgeline Ave
 San Bernardino CA.92407

GARCIACRUZ , JENNIFER

Also Known As:

CRUZ,,JENNIFER,GARCIA
 GARCIA,,JENNIFER
 GARCIA,,JENNIFER

SSN: 000-00-3189
 Date of Birth: 04/87

Phone:

In File Since: 12/08

Current Address:

6818 RIDGELINE AV.
 SAN BERNARDINO CA. 92407

Reported 12/13

Previous Address:

2865 W. RIALTO AV.
 RIALTO CA. 92376

Reported 1/15

EMPLOYMENT

UNIFIED DISTRIC RIALTO
 RIALTO, CA.

Position: INSTRUCTIONAL
 ASST

Start: 1/19
 End:

In File Since: 6/19
 Effective: 6/19

TAXES AL DIA
 SA

Position: TAX PREPERATION

Start:
 End:

In File Since: 6/19
 Effective: 12/17

SCORING

Type

VANTAGESCOR3

Score

+498

Explanation

04 The balances on your accounts are too high compared to loan amounts
 12 The date that you opened your oldest account is too recent
 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 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: 14 Inquiries: 23

Negative Trade Accounts: 5 Trade Accounts with Any Historical Negatives: 7 Occurrence of Historical Negatives: 33

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$2,444	\$2,348	\$1,593	\$187	\$156	32%
Installment	7	\$28,891	\$0	\$31,939	\$955	\$644	n/a
Closed w/Balance-		n/a	n/a	\$528	\$528	\$0	n/a
Total	14	\$31,335	\$2,348	\$34,060	\$1,670	\$800	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 4117998	Account Rating O9B
Original Creditor: SPEEDY CASH 29(financial)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$315
Account Type: OPEN		Balance: \$315
Responsibility: I		Past Due: \$315
		Last Payment:
		Opened: 11/14
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

CREDIT COLL (Y 1GZD005)	Account # 75773192	Account Rating O9B
Original Creditor: PROGRESSIVE(insurance)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$391
Account Type: OPEN		Balance: \$391
Responsibility: I		Past Due: \$391
		Last Payment:
		Opened: 6/19
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

FST PREMIER (B 041PF045)	Account # 517800660078	Account Rating R09
Type: REVOLVING	Credit Limit: \$400	Balance: \$528
Loan Type: CREDIT CARD	High Credit: \$528	Past Due: \$528
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER		Charge Off:
		Opened: 9/15
		Paid:
		Closed: 12/15
		Verified: 7/19
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

USDOE/GLELSI (E 0368N5AV)	Account # 0808798581	Account Rating I05
Type: INSTALLMENT	Credit Limit:	Balance: \$0
Loan Type: STUDENT LOAN	High Credit: \$10,217	Past Due: \$0
Responsibility: I	Terms:	Last Payment:
Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES		Charge Off:
		Opened: 5/12
		Paid:
		Closed: 8/14
		Verified: 8/14
		Update Method: locked
Late Payments (26 Months)	Delinquency	Payment Pattern
0 0 9 30 60 90	Maximum: 12/13 (05)	Months 1-12: 555555554111
	Amount:	Months 13-24: 111111111111
	Date: 12/13	Months 25-36: 11

CAP ONE AUTO (F 01W2K001)	Account # 62041482461101001	Account Rating I03
Type: INSTALLMENT	Credit Limit:	Balance: \$19,651
Loan Type: AUTOMOBILE	High Credit: \$19,109	Past Due: \$955
Responsibility: I	Terms: 072M512	Last Payment:
Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR		Charge Off:
		Opened: 9/18
		Paid:
		Closed:
		Verified: 7/19
		Update Method: automated
Late Payments (09 Months)	Delinquency	Payment Pattern
3 2 0 30 60 90	Maximum: 3/19 (03)	Months 1-12: 3223X2111
	Amount: \$1,005	
	Date: 3/19	

TRADES

CAPITAL ONE (B 01DTV001)		Account # 517805859678		Account Rating R02	
Type: REVOLVING	Credit Limit: \$300	Balance: \$290	Opened: 11/18	Paid:	Closed:
Loan Type: CREDIT CARD	High Credit: \$325	Past Due: \$25	Verified: 8/19	Update Method: automated	Months 1-12: 11211211
Responsibility: I	Terms: MIN50	Last Payment:	Charge Off:	Payment Pattern	
Remarks: DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR					
Late Payments (08 Months)	2 0 0	Delinquency	Maximum:		
	30 60 90		Amount:		
			Date:		
CURACAO (H 083UH001)		Account # 544022		Account Rating R02	
Type: REVOLVING	Credit Limit: \$835	Balance: \$835	Opened: 6/18	Paid:	Closed:
Loan Type: CHARGE ACCOUNT	High Credit: \$835	Past Due: \$162	Verified: 7/19	Update Method: automated	Months 1-12: 1X1121111111
Responsibility: I	Terms: MIN81	Last Payment:	Charge Off:	Payment Pattern	
Remarks:					
Late Payments (12 Months)	1 0 0	Delinquency	Maximum:		
	30 60 90		Amount:		
			Date:		
DPT ED/NAVI (B 06372061)		Account # 084171ER0420170422		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$4,129	Opened: 5/12	Paid:	Closed:
Loan Type: STUDENT LOAN	High Credit: \$3,000	Past Due: \$0	Verified: 8/19	Update Method: automated	Months 1-12: 111111111111
Responsibility: I	Terms: 142M47	Last Payment:	Charge Off:	Months 13-24: XX111XX1111X	Months 25-36: X111
Remarks:					
Late Payments (28 Months)	0 0 0	Delinquency	Maximum:		
	30 60 90		Amount:		
			Date:		
DPT ED/NAVI (B 06372061)		Account # 084171ER0520170422		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$4,065	Opened: 8/12	Paid:	Closed:
Loan Type: STUDENT LOAN	High Credit: \$3,000	Past Due: \$0	Verified: 8/19	Update Method: automated	Months 1-12: 111111111111
Responsibility: I	Terms: 142M46	Last Payment:	Charge Off:	Months 13-24: XX111XX1111X	Months 25-36: X111
Remarks:					
Late Payments (28 Months)	0 0 0	Delinquency	Maximum:		
	30 60 90		Amount:		
			Date:		
DPT ED/NAVI (B 06372061)		Account # 084171ER0320170422		Account Rating I01	
Type: INSTALLMENT	Credit Limit:	Balance: \$307	Opened: 1/13	Paid:	Closed:
Loan Type: STUDENT LOAN	High Credit: \$282	Past Due: \$0	Verified: 8/19	Update Method: automated	Months 1-12: 111111111111
Responsibility: I	Terms: 142M3	Last Payment:	Charge Off:	Months 13-24: XX111XX1111X	Months 25-36: X111
Remarks:					
Late Payments (28 Months)	0 0 0	Delinquency	Maximum:		
	30 60 90		Amount:		
			Date:		

TRADES

DPT ED/NAVI (B 06372061) Account #084171ER0220170422 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,909 **Opened:** 8/12
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 142M18 **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
(28 Months) 30 60 90 **Amount:** **Months 13-24:** XX111XX1111X
Date: **Months 25-36:** X111

DPT ED/NAVI (B 06372061) Account #084171ER0120170422 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,878 **Opened:** 5/12
Loan Type: STUDENT LOAN **High Credit:** \$1,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 142M18 **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
(28 Months) 30 60 90 **Amount:** **Months 13-24:** XX111XX1111X
Date: **Months 25-36:** X111

CAPITAL ONE (B 01DTV001) Account #517805987854 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 5/18
Loan Type: CREDIT CARD **High Credit:** \$303 **Past Due:** \$0 **Paid:** 8/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

CAPITAL ONE (B 01DTV001) Account #517805969884 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$468 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$468 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: DISPUTE INVESTIGATION COMPLETE - **Charge Off:** **Verified:** 8/19
REPORTED BY GRANTOR **Update Method:** automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 1/19 (03) **Payment Pattern** **Months 1-12:** X11111321111
(12 Months) 30 60 90 **Amount:** **Months 13-24:**
Date: 1/19

DANIELS JWLS (J 0619L009) Account #4427244 Account Rating R01
Type: REVOLVING **Credit Limit:** \$513 **Balance:** \$0 **Opened:** 1/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$513 **Past Due:** \$0 **Paid:** 7/16
Responsibility: P **Terms:** **Last Payment:** **Closed:**
Remarks: ACCOUNT INFORMATION DISPUTED BY **Charge Off:** **Verified:** 6/19
CONSUMER **Update Method:** automated
Late Payments 0 3 5 **Delinquency** **Maximum:** 2/16 (05) **Payment Pattern** **Months 1-12:** XXXXXXXXXXXX
(48 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX
Date: 2/16 **Months 25-36:** XXXXXXXXXXXX
Months 37-48: 555543331111

TRADES

WELLS FARGO (B 0908N664) Account # 442644106003 Account Rating R01

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 3/16

Loan Type: SECURED CREDIT CARD **High Credit:** \$417 **Past Due:** \$0 **Paid:** 8/17

Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 3/18

Late Payments 5 1 0 **Delinquency** **Maximum:** 7/17 (03) **Payment Pattern** **Update Method:** automated
(24 Months) 30 60 90 **Amount:** \$98 **Months 1-12:** 111121232111
Date: 7/17 **Months 13-24:** 122111111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/11/19	LS FINANCING (FLA2613540 CAL)		
3/18/19	CURACAO (HLA2456536 CAL)		
12/24/18	T-MOBILE (UWA3747126 WAS)		
12/10/18	SYNCB/SAMS (NNY4215612 EAS)		
11/19/18	CAP ONE (BPC2699824 NTL)		
10/04/18	COAF (FPC1246540 NTL)		
9/29/18	SYNCB/PPC (BMA2450957 EAS)		
9/03/18	COAF (FPC1246538 NTL)		
9/03/18	ROCK HONDA F (ALA1362085 CAL)		
9/01/18	REGIONAL ACC (BNC2081415 FLA)		
9/01/18	COAF (FPC1246538 NTL)		
9/01/18	AMERICREDIT (FDF0027016 SCT)		
9/01/18	RIVERSIDE TO (ALA4668943 CAL)		
9/01/18	TOYOTA OF SA (ALA2670619 CAL)		
7/20/18	MARK CHRISTO (ACH5854561 CHI)		
6/28/18	SYNCB (NDY1263431 DAY)		
6/11/18	BK OF AMER (BNC6199555 FLA)		
6/11/18	CURACAO (HLA2456536 CAL)		
6/11/18	CAP ONE (BPC2699824 NTL)		
5/26/18	CAP ONE (BPC2699824 NTL)		
12/29/17	DANIELS JRLY (JLA2010070 CAL)		
10/18/17	RISE (FDF2218518 SCT)		
10/03/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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