



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/12/19 16:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4818
 Name: Rodriguez, Evelyn
 Current Address: 5475 Picker
 Riverside CA.92503

ARAUJO , EVELYN

Also Known As:

RODRIGUEZMARTINEZ,EVELYN
 MARTINEZ,EVELYN
 RODRIGUEZ,EVELYN

SSN: 000-00-3464

Phone:

In File Since: 6/04

Date of Birth: 04/80

Current Address:

5475 PICKER ST.
 RIVERSIDE CA. 92503

Reported 7/10

Previous Address:

4833 KINGSLEY ST.
 MONTCLAIR CA. 91763

Reported 6/04

Previous Address:

4425 WARREN ST.
 RIVERSIDE CA. 92503

EMPLOYMENT

SELF EMPLOYED

Position: SELF-EMPLOYED

Start:

End:

In File Since: 12/17

Effective: 1/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+603

Explanation

- 12 The date that you opened your oldest account is too recent
- 95 You have too many collection agency accounts that are unpaid
- 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: 4 Trades: 5 Inquiries: 12

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	4	\$6,279	\$0	\$2,269	\$0	\$287	n/a
Closed w/Balance-		n/a	n/a	\$595	\$0	\$0	n/a
Total	5	\$6,279	\$0	\$2,864	\$0	\$287	

COLLECTIONS

ERC (Y 26MT002) Account # 132253104 Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$241 **Opened:** 8/15
Account Type: OPEN **Balance:** \$241 **Paid:**
Responsibility: I **Past Due:** \$241 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 70053660 Account Rating O9B
Original Creditor: INFINITY INSURANCE COMPANY(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$50 **Opened:** 7/18
Account Type: OPEN **Balance:** \$50 **Paid:**
Responsibility: I **Past Due:** \$50 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

AD ASTRA REC (Y 2BRL001) Account # 4028250 Account Rating O9B
Original Creditor: SPEEDY CASH 1(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 10/14
Account Type: OPEN **Balance:** \$315 **Paid:**
Responsibility: I **Past Due:** \$315 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

UNIVERSAL RE (Y 99ZX001) Account # 1099866 Account Rating O9B
Original Creditor: MULTI STATE INSURANCE(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$92 **Opened:** 1/15
Account Type: OPEN **Balance:** \$146 **Paid:**
Responsibility: I **Past Due:** \$92 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 538203 Account Rating R09
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$595 **Opened:** 7/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$681 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 7/19
Update Method: automated

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

TRADES

PRMR AUTO CR (F 028WB001) Account # 1000114572 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,269 **Opened:** 11/17
Loan Type: AUTOMOBILE **High Credit:** \$6,279 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M287 **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
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

MAS FINANCIA (F 027E4001) Account # 771724 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: AUTOMOBILE **High Credit:** \$11,788 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:** **Date:**

LENDIFY FIN (F 02G6T001) Account # 210575474101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1
(05 Months) 30 60 90 **Amount:** **Date:**

CURACAO (H 083UH001) Account # 5382038300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: **Update Method:** automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/12/19	LS FINANCING (FLA2613540 CAL)		
9/12/19	LENDIFY FINA (FNC4076411 CAL)		
7/03/19	APOYO FINANC (FNC6038461 CAL)		
7/03/19	LENDIFY FINA (FNC4076411 CAL)		
5/22/19	LS FINANCING (FLA2613540 CAL)		
5/16/19	LENDIFY FINA (FNC4076411 CAL)		
12/19/18	LENDIFY FINA (FNC4076411 CAL)		
11/26/18	OPORTUN/PROG (FNC3435243 CAL)		
7/05/18	OPORTUN/PROG (FNC3435243 CAL)		
2/21/18	OPORTUN/PROG (FNC3435243 CAL)		
12/19/17	LENDIFY FINA (FNC4076411 CAL)		
11/03/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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