



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/13/19 17:04 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5917
 Name: Arlyn , Arlyn
 Current Address: 1260 N San Ysidro Blvd 2
 San Ysidro CA.92173

ARRELLANO , ARLYNGISEL

Also Known As:

ARELLANO,ARLYN
 ARELLANOPEREZ,ARLYNGISEL
 ARELLANOPEREZ,ARLYN,GISEL

SSN: 000-00-5917
Date of Birth: 06/92

Phone:

In File Since: 8/13

Current Address:

1260 W. SAN YSIDRO BV. #2.
 SAN YSIDRO CA. 92173

Reported 7/18

Previous Address:

2361 CORTE PESCADO
 CHULA VISTA CA. 91914

Reported 8/13

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

VANTAGESCOR3

Score

+639

Explanation

- 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
- 63 Lack of sufficient relevant real estate account information
- 06 You have too many accounts that were opened recently

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:** 8 **Inquiries:** 12

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$246	\$300	\$246	\$0	\$28	18%
Installment	6	\$2,248	\$0	\$1,901	\$0	\$222	n/a
Total	8	\$2,494	\$300	\$2,147	\$0	\$250	

TRADES

CCB/FE21CC (C 01NZ8326) Account # 578097103113 Account Rating R01
Type: REVOLVING **Credit Limit:** \$150 **Balance:** \$103 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$103 **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** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CB/VICSCRT (C 016US001) Account # 585637536197 Account Rating R01
Type: REVOLVING **Credit Limit:** \$150 **Balance:** \$143 **Opened:** 8/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$143 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3575197 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$825 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M98 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131535799102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,076 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M124 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
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 # 3265140 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **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:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 131535799101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3001896 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 1/19
Remarks: CLOSED **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2818473 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/13/19	LS FINANCING (FLA2613540 CAL)		
9/10/19	LENDIFY FINA (FNC4076411 CAL)		
6/08/19	ACE CASH EXP (FHO5134479 SCT)		
5/17/19	ACE CASH EXP (FHO5134479 SCT)		
3/11/19	LENDIFY FINA (FNC4076411 CAL)		
11/12/18	LENDIFY FINA (FNC4076411 CAL)		
7/20/18	SYNCB/WALMRT (NNY1212732 EAS)		
7/03/18	SYNCB/TJX DC (BNY4597847 EAS)		
6/01/18	OPORTUN/PROG (FNC3435243 CAL)		
5/15/18	T-MOBILE (UWA3747126 WAS)		
2/14/18	BRCLYSBANKDE (BWL3390354 WIL)		
2/09/18	BK OF AMER (BPH3346328 EAS)		

REPORT SERVICED BY

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