



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/13/19 11:31 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-5693  
 Name: Carrera, Maria  
 Current Address: 649 N Masson ave  
 San bruno CA.94066

**CARRERA , MARIA**

**Also Known As:** CARRERAGUZMAN, MARIA, EVA **SSN:** 000-00-0000 **Phone:** **In File Since:** 7/10  
**Date of Birth:** 12/86

**Current Address:** 649 MASSON AV. #1.  
 SAN BRUNO CA. 94066  
 Reported 7/17  
**Previous Address:** 669 MASSON AV. #1.  
 SAN BRUNO CA. 94066  
 Reported 7/10

### EMPLOYMENT

**NEW ENGLAND LOBSTER MARKE** **Position:** COOK **Start:** **In File Since:** 6/19  
**End:** **Effective:** 6/19

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+533	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 71 You have either very few installment loans or too many with delinquencies 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)

<b>Public Records:</b> 0	<b>Collections:</b> 2	<b>Trades:</b> 6	<b>Inquiries:</b> 7				
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	3	\$3,493	\$2,783	\$1,590	\$0	\$177	43%
<b>Installment</b>	3	\$6,590	\$0	\$6,702	\$180	\$291	n/a
<b>Total</b>	<b>6</b>	<b>\$10,083</b>	<b>\$2,783</b>	<b>\$8,292</b>	<b>\$180</b>	<b>\$468</b>	

**COLLECTIONS**

CREDIT COLL (Y 1GZD005)	Account # 73720534	Account Rating O9B
<b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$354
<b>Account Type:</b> OPEN		<b>Balance:</b> \$354
<b>Responsibility:</b> I		<b>Past Due:</b> \$354
		<b>Last Payment:</b>
		<b>Opened:</b> 3/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

CBA (Y 720M001)	Account # 17305134	Account Rating O9P
<b>Original Creditor:</b> SAN BRUNO CABLE TV(cableOrCellular)	<b>Remarks:</b> PAID COLLECTION	<b>Amount Placed:</b> \$101
<b>Account Type:</b> OPEN		<b>Balance:</b> \$0
<b>Responsibility:</b> I		<b>Past Due:</b> \$0
		<b>Last Payment:</b>
		<b>Opened:</b> 7/16
		<b>Paid:</b> 6/17
		<b>Closed:</b> 6/17
		<b>Verified:</b> 10/17
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

OPORTUNPROG (F 02CX002)	Account # 3404337	Account Rating I02
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$6,702
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$6,590	<b>Past Due:</b> \$180
<b>Responsibility:</b> I	<b>Terms:</b> 037M291	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (04 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b> X111
	<b>Date:</b>	

  

CCB/CHLDPLCE (C 01NZ8328)	Account # 578097111713	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$175
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$407	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN27	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (05 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b> 11111
	<b>Date:</b>	

  

HC ROYA (F 02919003)	Account # 2407	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$1,783	<b>Balance:</b> \$1,033
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$2,563	<b>Past Due:</b> \$0
<b>Responsibility:</b> C	<b>Terms:</b> MIN125	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (15 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b> 111111111111
	<b>Date:</b>	<b>Months 13-24:</b> 111

**TRADES**

BK OF AMER (B 01597029) Account # 8092 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$382 **Opened:** 12/18  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$523 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:** 1111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2592488 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 3/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Months 1-12:** 111111111111  
**Months 13-24:** 1  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(13 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2225711 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 1/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Months 1-12:** 111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(06 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/13/19	LS FINANCING (FLA2613540 CAL)		
8/16/19	SERRAMONTE F (ACH6225011 CHI)		
6/20/19	AMERICREDIT (FDF0027016 SCT)		
6/20/19	REGIONAL ACC (BNC2081415 FLA)		
12/28/18	BK OF AMER (BNC2428053 FLA)		
10/25/18	HY CITE INC (FMD0001177 WIS)		
4/12/18	HY CITE INC (FMD0001177 WIS)		

**REPORT SERVICED BY**

TRANSUNION  
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