



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/16/19 12:17 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8161  
 Name: Delgado, Maria  
 Current Address: 6914 Dale st  
 Buena park CA.90621

### FUENTES , MARIA

#### Also Known As:

FUENTESDELGADO,MAELIUD  
 DELGADO,MARIA,V  
 FUENTES,MARIA,V

SSN: 000-00-2765  
 Date of Birth: 07/74

Phone:

In File Since: 7/80

#### Current Address:

6914 DALE ST. #C.  
 BUENA PARK CA. 90621

Reported 7/11

#### Previous Address:

400 W. ORANGETHORPE AV. #103D.  
 FULLERTON CA. 92832

Reported 12/06

#### Previous Address:

12131 ADRIAN ST. #B.  
 GARDEN GROVE CA. 92840

### EMPLOYMENT

#### DEL TACO

GARDEN GROVE, CA.

Position: SHIFT LEAD

Start: 8/12

End:

In File Since: 8/19

Effective:

#### SELF EMPLOYED

Position:

Start:

End:

In File Since: 2/02

Effective:

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

5 INQUIRIES IN THE LAST 60 DAYS

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+630

#### Explanation

12 The date that you opened your oldest account is too recent

07 You have too many delinquent or derogatory accounts

63 Lack of sufficient relevant real estate account information

16 The total of all balances on your open accounts is too high

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: 1 Trades: 4 Inquiries: 10

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 |
|------------------|----------|--------------|----------------|--------------|------------|-------------|-----------|
| Revolving        | 2        | \$0          | \$1,000        | \$0          | \$0        | \$0         | 100%      |
| Installment      | 2        | \$500        | \$0            | \$540        | \$0        | \$88        | n/a       |
| Closed w/Balance | -        | n/a          | n/a            | \$160        | \$0        | \$0         | n/a       |
| <b>Total</b>     | <b>4</b> | <b>\$500</b> | <b>\$1,000</b> | <b>\$700</b> | <b>\$0</b> | <b>\$88</b> |           |

**COLLECTIONS**

|   |                                       |                                 |
|---|---------------------------------------|---------------------------------|
| CREDIT COLL (Y 1GZD005)   | Account # 62597197                    | Account Rating O9B              |
| <b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance) | <b>Remarks:</b> PLACED FOR COLLECTION | <b>Amount Placed:</b> \$173     |
| <b>Account Type:</b> OPEN                                       |                                       | <b>Balance:</b> \$173           |
| <b>Responsibility:</b> I  |                                       | <b>Past Due:</b> \$173          |
|   |                                       | <b>Last Payment:</b>            |
|   |                                       | <b>Opened:</b> 10/16            |
|   |                                       | <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>                          |                                 |

**TRADES**

|  |                             |                                 |
|--|-----------------------------|---------------------------------|
| CURACAO (H 083UH001)                         | Account # 5385641900        | Account Rating 109              |
| <b>Type:</b> INSTALLMENT                     | <b>Credit Limit:</b>        | <b>Balance:</b> \$160           |
| <b>Loan Type:</b> INSTALLMENT SALES CONTRACT | <b>High Credit:</b> \$1,155 | <b>Past Due:</b> \$0            |
| <b>Responsibility:</b> I                     | <b>Terms:</b> 002M          | <b>Last Payment:</b>            |
| <b>Remarks:</b> UNPAID BALANCE CHARGED OFF   |                             | <b>Charge Off:</b>              |
|  |                             | <b>Opened:</b> 9/15             |
|  |                             | <b>Paid:</b>                    |
|  |                             | <b>Closed:</b> 5/17             |
|  |                             | <b>Verified:</b> 7/19           |
|  |                             | <b>Update Method:</b> automated |
| <b>Late Payments</b><br>(Months)             | <b>Delinquency</b>          | <b>Payment Pattern</b>          |
| 30 60 90                                     | <b>Maximum:</b>             | <b>Months 1-12:</b>             |
|  | <b>Amount:</b>              |                                 |
|  | <b>Date:</b>                |                                 |

|                                     |                            |                                   |
|-------------------------------------|----------------------------|-----------------------------------|
| CAPITAL ONE (B 01DTV001)            | Account # 517805797062     | Account Rating R01                |
| <b>Type:</b> REVOLVING              | <b>Credit Limit:</b> \$300 | <b>Balance:</b> \$0               |
| <b>Loan Type:</b> CREDIT CARD       | <b>High Credit:</b> \$0    | <b>Past Due:</b> \$0              |
| <b>Responsibility:</b> I            | <b>Terms:</b>              | <b>Last Payment:</b>              |
| <b>Remarks:</b>                     |                            | <b>Charge Off:</b>                |
|                                     |                            | <b>Opened:</b> 7/16               |
|                                     |                            | <b>Paid:</b>                      |
|                                     |                            | <b>Closed:</b>                    |
|                                     |                            | <b>Verified:</b> 9/19             |
|                                     |                            | <b>Update Method:</b> automated   |
| <b>Late Payments</b><br>(37 Months) | <b>Delinquency</b>         | <b>Payment Pattern</b>            |
| 0 0 0<br>30 60 90                   | <b>Maximum:</b>            | <b>Months 1-12:</b> 111111111111  |
|                                     | <b>Amount:</b>             | <b>Months 13-24:</b> 111111111111 |
|                                     | <b>Date:</b>               | <b>Months 25-36:</b> 111111111111 |
|                                     |                            | <b>Months 37-48:</b> 1            |

|                                  |                           |                                 |
|----------------------------------|---------------------------|---------------------------------|
| LENDIFY FIN (F 02G6T001)         | Account # 131790361101    | Account Rating 101              |
| <b>Type:</b> INSTALLMENT         | <b>Credit Limit:</b>      | <b>Balance:</b> \$540           |
| <b>Loan Type:</b> UNSECURED      | <b>High Credit:</b> \$500 | <b>Past Due:</b> \$0            |
| <b>Responsibility:</b> I         | <b>Terms:</b> 007M88      | <b>Last Payment:</b>            |
| <b>Remarks:</b>                  |                           | <b>Charge Off:</b>              |
|                                  |                           | <b>Opened:</b> 8/19             |
|                                  |                           | <b>Paid:</b>                    |
|                                  |                           | <b>Closed:</b>                  |
|                                  |                           | <b>Verified:</b> 8/19           |
|                                  |                           | <b>Update Method:</b> automated |
| <b>Late Payments</b><br>(Months) | <b>Delinquency</b>        | <b>Payment Pattern</b>          |
| 30 60 90                         | <b>Maximum:</b>           | <b>Months 1-12:</b>             |
|                                  | <b>Amount:</b>            |                                 |
|                                  | <b>Date:</b>              |                                 |

|                                     |                            |                                  |
|-------------------------------------|----------------------------|----------------------------------|
| CURACAO (H 083UH001)                | Account # 538564           | Account Rating R01               |
| <b>Type:</b> REVOLVING              | <b>Credit Limit:</b> \$700 | <b>Balance:</b> \$0              |
| <b>Loan Type:</b> CHARGE ACCOUNT    | <b>High Credit:</b> \$0    | <b>Past Due:</b> \$0             |
| <b>Responsibility:</b> I            | <b>Terms:</b>              | <b>Last Payment:</b>             |
| <b>Remarks:</b>                     |                            | <b>Charge Off:</b>               |
|                                     |                            | <b>Opened:</b> 9/15              |
|                                     |                            | <b>Paid:</b> 10/15               |
|                                     |                            | <b>Closed:</b>                   |
|                                     |                            | <b>Verified:</b> 4/17            |
|                                     |                            | <b>Update Method:</b> automated  |
| <b>Late Payments</b><br>(12 Months) | <b>Delinquency</b>         | <b>Payment Pattern</b>           |
| 0 0 0<br>30 60 90                   | <b>Maximum:</b>            | <b>Months 1-12:</b> 111111111111 |
|                                     | <b>Amount:</b>             |                                  |
|                                     | <b>Date:</b>               |                                  |

**INQUIRIES**

| Date    | Subscriber Name (Code)        | Type | Amount |
|---------|-------------------------------|------|--------|
| 9/16/19 | LS FINANCING (FLA2613540 CAL) |      |        |
| 9/08/19 | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 9/02/19 | LS FINANCING (FLA2613540 CAL) |      |        |

**INQUIRIES**

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| <b>Date</b> | <b>Subscriber Name (Code)</b> | <b>Type</b> | <b>Amount</b> |
|-------------|-------------------------------|-------------|---------------|
| 8/29/19     | APOYO FINANC (FNC6038461 CAL) |             |               |
| 8/27/19     | JPMCB CARD (BUS0006675 NTL)   |             |               |
| 8/21/19     | LENDIFY FINA (FNC4076411 CAL) |             |               |
| 7/16/19     | LENDIFY FINA (FNC4076411 CAL) |             |               |
| 4/11/19     | SPRINT (UKC0000200 ILM)       |             |               |
| 10/26/17    | CURACAO (HLA2456536 CAL)      |             |               |
| 10/03/17    | LENDIFY FINA (FNC4076411 CAL) |             |               |

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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