



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/16/19 16:22 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Mancera, Airine
 Current Address: 14216 Estate Way
 Victorville CA.92394

MANCERA , AIRINE

Also Known As: MANCERAORTIZ,AIRINE
 MANCERA,AIRIN
SSN: 000-00-2128
Date of Birth: 09/81
Phone:
In File Since: 11/10

Current Address:
 14216 ESTATE WY.
 VICTORVILLE CA. 92394
 Reported 6/18

Previous Address:
 9220 WHEELER CT. #A.
 FONTANA CA. 92335
 Reported 4/12

Previous Address:
 9148 S. SANDY CREEK CI.
 WEST JORDAN UT. 84088

EMPLOYMENT

Varsity Contractors Inc / Mcke **Position:** **Start:** **In File Since:** 5/19
End: **Effective:** 6/19

Varsity Constructors Inc / Mckesson **Position:** JANITOR **Start:** 6/18 **In File Since:** 5/19
 RD CHINO, CA. **End:** **Effective:** 5/19

SCORING

Type	Score	Explanation
VANTAGESCOR3	+615	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 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:** 0 **Trades:** 11 **Inquiries:** 6

Negative Trade Accounts: 2 **Trade Accounts with Any Historical Negatives:** 2 **Occurrence of Historical Negatives:** 4

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$5,685	\$6,669	\$5,141	\$0	\$189	23%
Installment	4	\$15,580	\$0	\$14,267	\$0	\$755	n/a
Total	11	\$21,265	\$6,669	\$19,408	\$0	\$944	

TRADES

HC ROYA (F 02919003) Account # 2243 Account Rating R03
Type: REVOLVING **Credit Limit:** \$1,069 **Balance:** **Opened:** 8/12
Loan Type: INSTALLMENT SALES **High Credit:** \$584 **Past Due:** **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 1/14
Remarks:
Late Payments 3 0 0 **Delinquency** **Maximum:** 1/14 (03) **Payment Pattern** **Update Method:** automated
 (13 Months) 30 60 90 **Amount:** **Months 1-12:** 211112121111
Date: 1/14 **Months 13-24:** 1

LOBEL FIN (F 098JU001) Account # 367032 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10
Loan Type: AUTOMOBILE **High Credit:** \$8,299 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 5/13
Remarks: CLOSED **Charge Off:** **Verified:** 5/13
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
 (15 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111

LOGIX AUTO (F 02GKC001) Account # 11807 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,407 **Opened:** 2/19
Loan Type: AUTOMOBILE **High Credit:** \$10,006 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 038M362 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

CAPITAL ONE (B 01DTV001) Account # 517805937106 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$267 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$295 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

DFCU (Q 01809001) Account # 16324 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,495 **Opened:** 2/17
Loan Type: CREDIT CARD **High Credit:** \$1,495 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
 (30 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111

TRADES

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110540 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$705 **Opened:** 5/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$705 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN36 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111

CB/TORRID (C 01NZ8156) Account # 585637952915 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$616 **Opened:** 6/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$662 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN31 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (25 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1

APOYO FINANC (F 02BZ2001) Account # FON1377 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,298 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M193 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

JORDAN CU (Q 01969001) Account # 10842125252018 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,847 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$1,944 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1112111

DFCU (Q 01809002) Account # 75576 Account Rating L01
Type: LINEOFCREDIT **Credit Limit:** \$300 **Balance:** \$211 **Opened:** 1/18
Loan Type: LINE OF CREDIT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN15 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111111

TRADES

OPORTUNPROG (F 02CXY002)	Account # 3333563	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$2,562
Loan Type: UNSECURED	High Credit: \$3,075	Past Due: \$0
Responsibility: I	Terms: 022M200	Last Payment:
Remarks:		Charge Off:
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern
(05 Months) 30 60 90	Amount:	Update Method: automated
	Date:	Months 1-12: X1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/16/19	LS FINANCING (FLA2613540 CAL)		
5/15/19	APOYO FINANC (FNC6038461 CAL)		
3/15/19	CAPITAL ONE (BPC3575459 NTL)		
2/13/19	OPORTUN/PROG (FNC3435243 CAL)		
1/21/19	LOGIX AUTO G (ALA9367582 CAL)		
7/21/18	SYNCB/GAP (NNY2087850 EAS)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
 P.O. BOX 1000, CHESTER, PA 19022
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)