



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 12:21 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0833
 Name: Partida Murillo, Kenia
 Current Address: 18037 Puente Rd
 La puente CA.91744

MURILLO , KENIA Y.

Also Known As: **SSN:** 000-00-0833 **Phone:** **In File Since:** 12/14
Date of Birth: 04/94

Current Address:
 4594 BANDERA ST. #A.
 MONTCLAIR CA. 91763
 Reported 10/17

Previous Address:
 14108 DILLERDALE ST.
 LA PUENTE CA. 91746
 Reported 8/18

Previous Address:
 8483 PO BOX 8483
 LA VERNE CA. 91750

EMPLOYMENT

VICTORS VILLA #3 **Position:** **Start:** **In File Since:** 9/18
End: **Effective:** 9/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+538	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 83 Lack of sufficient relevant installment 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: 1	Trades: 8	Inquiries: 9				
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$245	\$245	\$76	\$0	\$25	69%
Installment	4	\$15,750	\$0	\$16,014	\$0	\$0	n/a
Closed w/Balance	-	n/a	n/a	\$1,854	\$1,854	\$0	n/a
Total	8	\$15,995	\$245	\$17,944	\$1,854	\$25	

COLLECTIONS

MIDLAND FUND (Y 36ET009) Account # 8580571442 Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$917 **Opened:** 6/18
Account Type: OPEN **Balance:** \$442 **Paid:**
Responsibility: I **Past Due:** \$442 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

WELLS FARGO (B 0908N664) Account # 446540023391 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,600 **Balance:** \$1,854 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$2,039 **Past Due:** \$1,854 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CREDITONEBANK (B 054MR013) Account # 444796231815 Account Rating R09
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 6/16
Loan Type: CREDIT CARD **High Credit:** \$917 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/18
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805858062 Account Rating R9P
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 6/16
Loan Type: CREDIT CARD **High Credit:** \$682 **Past Due:** \$0 **Paid:** 9/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/18
Remarks: SETTLED?LESS THAN FULL BALANCE **Charge Off:** **Verified:** 11/18
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

EDFINANCIAL (E 039ED388) Account # 500000154097449 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,256 **Opened:** 8/18
Loan Type: STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (12 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXX1
Date:

TRADES

EDFINANCIAL (E 039ED388) Account # 500000154097349 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,500 **Opened:** 8/19
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXXXXXXXXX1
 (12 Months) 30 60 90 **Amount:**
Date:

EDFINANCIAL (E 039ED388) Account # 500000192146049 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,508 **Opened:** 8/19
Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

EDFINANCIAL (E 039ED388) Account # 500000192145949 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,750 **Opened:** 8/19
Loan Type: STUDENT LOAN **High Credit:** \$2,750 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

DANIELS JWLS (J 0619L009) Account # 763107 Account Rating R01
Type: REVOLVING **Credit Limit:** \$245 **Balance:** \$76 **Opened:** 10/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$245 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 1 0 **Delinquency** **Maximum:** 12/18 (03) **Payment Pattern** **Months 1-12:** 111111311
 (09 Months) 30 60 90 **Amount:**
Date: 12/18

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	SYNCB/AMAZON (BNY5371284 EAS)		
7/23/19	CAPITAL ONE (BPC3575459 NTL)		
7/11/19	LENDIFY FINA (FNC4076411 CAL)		
7/11/19	CHECKNGO/AXF (FCI1430459 DAY)		
7/03/19	ACE CASH EXP (FHO5134479 SCT)		
5/24/19	ACE CASH EXP (FHO5134479 SCT)		
10/01/18	DANIELS JRLY (JLA2010070 CAL)		
9/17/18	CURACAO (HLA2456536 CAL)		

REPORT SERVICED BY

TRANSUNION
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