



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:35 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7537
 Name: Prudencio, Nancy
 Current Address: 1336 W 227st
 Torrance CA.90501

PRUDENCIO , NANCY

Also Known As:

AZANZAPRUDENCIO,NANCY
 PRUDENCIOAZANZA,NANCY

SSN: 000-00-0000
 Date of Birth: 11/85

Phone:

In File Since: 4/14

Current Address:

1336 W. 227TH ST. #4.
 TORRANCE CA. 90501

Reported 11/16

Previous Address:

1649 W. 205TH ST. #4.
 TORRANCE CA. 90501

Reported 4/14

EMPLOYMENT

MARUKAI CORP

Position: COOKS

Start:
 End:

In File Since: 4/14
 Effective: 4/14

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+542

Explanation

12 The date that you opened your oldest account is too recent
 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 07 You have too many delinquent or derogatory accounts
 63 Lack of sufficient relevant real estate account information
 SCORECARD: 06
 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: 7 Inquiries: 17

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 26

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,640	\$1,500	\$640	\$77	\$30	57%
Installment	5	\$8,422	\$0	\$4,601	\$183	\$468	n/a
Total	7	\$10,062	\$1,500	\$5,241	\$260	\$498	

TRADES

CURACAO (H 083UH001) Account # 5352367800 Account Rating I05

Type: INSTALLMENT **Credit Limit:** **Balance:** \$223 **Opened:** 4/14

Loan Type: INSTALLMENT SALES **High Credit:** \$2,022 **Past Due:** \$183 **Paid:**

Responsibility: I **Terms:** 003M63 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Late Payments 7 6 10 **Delinquency** **Maximum:** 7/18 (05) **Payment Pattern** **Update Method:** automated
(39 Months) 30 60 90 **Amount:** \$357 **Months 1-12:** 554321545435
Date: 7/18 **Months 13-24:** 432121X32132
Months 25-36: 114321112111
Months 37-48: 111

CB/VICSCRT (C 016US001) Account # 585637533401 Account Rating R03

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$640 **Opened:** 4/18

Loan Type: CHARGE ACCOUNT **High Credit:** \$640 **Past Due:** \$77 **Paid:**

Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

Late Payments 3 0 0 **Delinquency** **Maximum:** 8/19 (03) **Payment Pattern** **Update Method:** automated
(15 Months) 30 60 90 **Amount:** \$77 **Months 1-12:** 211112121111
Date: 8/19 **Months 13-24:** 111

OPORTUNPROG (F 02CX002) Account # 2913986 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,149 **Opened:** 7/18

Loan Type: UNSECURED **High Credit:** \$5,800 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 030M300 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(12 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date:

CURACAO (H 083UH001) Account # 535236 Account Rating R01

Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 4/14

Loan Type: CHARGE ACCOUNT **High Credit:** \$1,000 **Past Due:** \$0 **Paid:** 5/14

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 7/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(39 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X11111
Months 25-36: 111111111111
Months 37-48: 111

LENDIFY FIN (F 02G6T001) Account # 131434807101 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$229 **Opened:** 7/18

Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 007M105 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 12/18

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2356486 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1773094 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/16
Remarks: CLOSED **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
7/29/19	LENDIFY FINA (FNC4076411 CAL)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
6/13/19	LS FINANCING (FLA2613540 CAL)		
6/11/19	LENDIFY FINA (FNC4076411 CAL)		
4/29/19	LENDIFY FINA (FNC4076411 CAL)		
3/26/19	LS FINANCING (FLA2613540 CAL)		
3/25/19	LENDIFY FINA (FNC4076411 CAL)		
1/31/19	LENDIFY FINA (FNC4076411 CAL)		
1/08/19	LENDIFY FINA (FNC4076411 CAL)		
1/07/19	LENDIFY FINA (FNC4076411 CAL)		
1/04/19	LENDIFY FINA (FNC4076411 CAL)		
11/08/18	CURACAO (HLA2456536 CAL)		
7/21/18	LENDIFY FINA (FNC4076411 CAL)		
7/17/18	CREDCO (ZCO8256078 CAL)		
6/28/18	CAP ONE (BPC2699824 NTL)		
12/22/17	CURACAO (HLA2456536 CAL)		

REPORT SERVICED BY

TRANSUNION
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