



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:38 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8617
 Name: Dominguez, Rosario
 Current Address: 3020 N Crestline Dr
 Bakersfield CA.93306

DOMINGUEZ , ROSARIO

Also Known As: DOMINGUEZRAMIREZ,ROSARIO
SSN: 000-00-4220
Date of Birth: 10/75
Phone:
In File Since: 4/12

Current Address:
 1508 MONTEREY ST. #D.
 BAKERSFIELD CA. 93305
 Reported 4/12
Previous Address:
 3020 CRESTLINE RD.
 BAKERSFIELD CA. 93306
 Reported 2/19

EMPLOYMENT

GONZALEZ BROTHER FARM SERVICES
Position: FIELD WORKER
Start: 1/13
End:
In File Since: 3/19
Effective: 3/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+661	12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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: 12	Inquiries: 5				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$2,421	\$2,600	\$2,203	\$0	\$84	15%
Installment	9	\$11,916	\$0	\$8,896	\$0	\$672	n/a
Total	12	\$14,337	\$2,600	\$11,099	\$0	\$756	

COLLECTIONS

HP SEARS (Y 7568007) Account # 1000260928 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$76 **Balance:** \$76 **Opened:** 4/16
Responsibility: I **Past Due:** \$76 **Paid:** **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

LENDIFY FIN (F 02G6T001) Account # 101082225102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,816 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111X11
Date:

APOYO FINANC (F 02BZ2001) Account # BKF1914 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,732 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$4,341 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M273 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

DSNB MACYS (D 02A5T001) Account # 603534011937 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$265 **Opened:** 5/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$374 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN35 **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:

OPORTUNPROG (F 02CX002) Account # 2789667 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,348 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M248 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(14 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date: **Months 13-24:** 11

TRADES

CITI (B 064DB040) Account # 410039006702 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,938 **Opened:** 12/17
Loan Type: CREDIT CARD **High Credit:** \$2,047 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN49 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111
Date:

APOYO FINANC (F 02BZ2001) Account # BKF1043 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$3,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 2178407 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 5/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101082225101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/17
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1618489 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1319170 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: UNSECURED **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
Update Method: automated
Months 1-12: 11X1111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(07 Months) 30 60 90 **Amount:**
Date:

WELLS FARGO (B 0908N664) Account # 442644140533 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 6/13
Loan Type: SECURED CREDIT CARD **High Credit:** \$369 **Past Due:** \$0 **Paid:** 9/13
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/15
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 11
Late Payments 0 0 0 **Delinquency** **Maximum:**
(26 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 452053 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/13
Remarks: CLOSED **Charge Off:** **Verified:** 5/13
Update Method: automated
Months 1-12: 12X1111111111
Late Payments 1 0 0 **Delinquency** **Maximum:**
(12 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
3/30/19	APOYO FINANC (FNC6038461 CAL)		
2/23/19	APOYO FINANC (FNC6038461 CAL)		
10/31/18	LENDIFY FINA (FNC4076411 CAL)		
3/15/18	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

TRANSUNION
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