



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:41 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9779
 Name: Mendoza, Ana
 Current Address: 43525 S Towne st
 Indio CA.92201

GONZALES , BERTHA

Also Known As:

MENDOZA,ANA,BERTHA
 MENDOZAGONZALEZ,ANA,BERTHA

SSN: 000-00-5746
 Date of Birth: 07/85

Phone:

In File Since: 9/07

Current Address:

43525 TOWNE ST.
 INDIO CA. 92201
 Reported 9/07

EMPLOYMENT

Position:	Start:	In File Since:
SELF Position: CLEAN HOUSES	Start: End:	6/18 Effective: 6/18
CARLS JR Position: COOKS	Start: End:	5/16 Effective: 5/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+649	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 16 The total of all balances on your open accounts is too high 74 The balance amount paid down on your open installment accounts is too low SCORECARD: 07 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:	Collections:	Trades:	Inquiries:				
0	0	14	6				
Negative Trade Accounts:	Trade Accounts with Any Historical Negatives:	Occurrence of Historical Negatives:					
0	0	0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$4,122	\$5,454	\$1,991	\$0	\$65	63%
Installment	11	\$8,497	\$0	\$7,823	\$0	\$427	n/a
Total	14	\$12,619	\$5,454	\$9,814	\$0	\$492	

TRADES

LENDIFY FIN (F 02G6T001) Account # 101683927101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$305 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M118 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3578587 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,116 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$7,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M276 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

AMEX (B 021WB001) Account # 3499925776633073 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,991 **Opened:** 5/18
Loan Type: CREDIT CARD **High Credit:** \$2,008 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN65 **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
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

CURACAO (H 083UH001) Account # 531525 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,704 **Balance:** \$0 **Opened:** 8/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$483 **Past Due:** \$0 **Paid:** 5/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111X11111
Date: **Months 25-36:** 111111111111
Months 37-48: 111

CURACAO (H 083UH001) Account # 5315251100 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$402 **Opened:** 8/12
Loan Type: INSTALLMENT SALES **High Credit:** \$807 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M33 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(39 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXX
Date: **Months 25-36:** 111111111111
Months 37-48: 111

TRADES

OPORTUNPROG (F 02CX002) Account # 2664803 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$4,992 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 6/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

AMERICAN ENT (F 03726001) Account # 30304264 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,360 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 5/19
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1869675 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16
Loan Type: UNSECURED **High Credit:** \$4,077 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M **Last Payment:** **Closed:** 3/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

OPORTUNPROG (F 02CX002) Account # 1067764 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$4,177 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 9/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111X1XX
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 11X1111111
Date:

OPORTUNPROG (F 02CX002) Account # 921216 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: UNSECURED **High Credit:** \$1,602 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 756422 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 6/14
Remarks: CLOSED **Charge Off:** **Verified:** 6/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 513896 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/12
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 11/13
Remarks: CLOSED **Charge Off:** **Verified:** 11/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111X11
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

HC ROYA (F 02919003) Account # 2174 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 12/08
Loan Type: INSTALLMENT SALES **High Credit:** \$1,631 **Past Due:** \$0 **Paid:** 12/12
CONTRACT **Terms:** **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 12/12
Remarks:
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 373750 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/11
Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 8/12
Remarks: CLOSED **Charge Off:** **Verified:** 8/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
9/04/19	LENDIFY FINA (FNC4076411 CAL)		
5/08/19	LENDIFY FINA (FNC4076411 CAL)		
7/21/18	PALM SPRING (ANX1934436 EAS)		
4/03/18	HY CITE INC (FMD0001177 WIS)		
2/20/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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