



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 19:43 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3132
 Name: Valladares, Krissia
 Current Address: 2067 SEVILLE Dr
 Napa CA.94669

VALLADARESPENA , KRISSIAYESSENIA

Also Known As: PENA,KRISSIA,Y VALLADARES,KRISSIA,YESSENIA VALLADARESPENA,KRISSIA,YESSEN
SSN: 000-00-3552
Date of Birth: 09/82
Phone:
In File Since: 5/16

Current Address:

2067 SEVILLE DR.
 NAPA CA. 94559
 Reported 5/16

EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
AMERICAN KOYU HOTELS LLC	HOUSEKEEPER	Start: / End:	In File Since: 4/18 Effective: 5/18
HOLIDAY INN EXPRESS & SUITES N AMERICAN CANYON, CA.	HOUSEKEEPER	Start: 6/09 End:	In File Since: 4/18 Effective: 10/16

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN CURRENT INPUT ZIP CODE INVALID

SCORING

Type	Score	Explanation
VANTAGESCOR3	+542	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 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: 10	Inquiries: 12				
Negative Trade Accounts: 3	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 3					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	9	\$14,578	\$0	\$12,429	\$47	\$810	n/a
Closed w/Balance-		n/a	n/a	\$75	\$75	\$0	n/a
Total	10	\$14,578	\$0	\$12,504	\$122	\$810	

TRADES

WELLS FARGO (B 0908N664) Account # 442644108810 Account Rating R02

Type: REVOLVING **Credit Limit:** \$75 **Balance:** \$75 **Opened:** 10/16

Loan Type: SECURED CREDIT CARD **High Credit:** \$375 **Past Due:** \$75 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/19

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19

Late Payments 1 1 0 **Delinquency** **Maximum:** 8/19 (03) **Payment Pattern** **Update Method:** automated

(34 Months) 30 60 90 **Amount:** \$103 **Months 1-12:** 321111111111

Date: 8/19 **Months 13-24:** 111111111111

Months 25-36: 1111111111

OportunProg (F 02CX002) Account # 3355974 Account Rating I02

Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,342 **Opened:** 2/19

Loan Type: UNSECURED **High Credit:** \$6,536 **Past Due:** \$47 **Paid:**

Responsibility: I **Terms:** 038M265 **Last Payment:** **Closed:**

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

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(05 Months) 30 60 90 **Amount:** **Months 1-12:** X1111

Date:

OportunProg (F 02CX002) Account # 2427272 Account Rating I02

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17

Loan Type: UNSECURED **High Credit:** \$8,075 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 041M **Last Payment:** **Closed:** 2/19

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19

Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(15 Months) 30 60 90 **Amount:** **Months 1-12:** 211111111111

Date: **Months 13-24:** 111

APOYO FINANC (F 02BZ2001) Account # NP5175 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,542 **Opened:** 4/19

Loan Type: UNSECURED **High Credit:** \$5,542 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 018M399 **Last Payment:** **Closed:**

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

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111

Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 124327782102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,545 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M146 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X11111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

APOYO FINANC (F 02BZ2001) Account # NP4211 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$4,973 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **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
(12 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124327782101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

APOYO FINANC (F 02BZ2001) Account # NP3599 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$4,002 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1682342 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 10/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

TRADES

APOYO FINANC (F 02BZ2001)		Account # NP2630	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 9/16
Loan Type: UNSECURED	High Credit: \$4,000	Past Due: \$0	Paid:
Responsibility: I	Terms: 018M	Last Payment:	Closed: 8/17
Remarks: CLOSED		Charge Off:	Verified: 8/17
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 1111111111
(11 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
6/06/19	LS FINANCING (FLA2613540 CAL)		
4/12/19	APOYO FINANC (FNC6038461 CAL)		
1/04/19	LS FINANCING (FLA2613540 CAL)		
12/14/18	LENDIFY FINA (FNC4076411 CAL)		
12/11/18	UNIVERSAL CR (ZPH4638743 EAS)		
12/06/18	LENDIFY FINA (FNC4076411 CAL)		
11/08/18	UNIVERSAL CR (ZPH4638743 EAS)		
6/20/18	LENDIFY FINA (FNC4076411 CAL)		
4/26/18	APOYO FINANC (FNC6038461 CAL)		
2/26/18	LENDIFY FINA (FNC4076411 CAL)		
10/06/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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