



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 20:31 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-8396
 Name: Guadalupe, Moreno
 Current Address: 2155 N Dumbarton Ave
 East Palo Alto CA.94303

MORENO , GUADALUPE

Also Known As: MORENONAVARRO, GUADALUPE **SSN:** 000-00-7429 **Phone:** **In File Since:** 8/12
Date of Birth: 07/80

Current Address:
 2155 DUMBARTON AV.
 EAST PALO ALTO CA. 94303
 Reported 5/16

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
CH & P 10442 INC BURGER KING SAN CARLOS, CA.	EMPLOYEE	8/13		6/18	6/18
VALUCCI RESTAURANT	ASST MGR			9/17	9/17

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+549	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:	1	Trades:	8	Inquiries:	35
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	5	Occurrence of Historical Negatives:	16		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	6	\$43,848	\$0	\$30,232	\$0	\$1,215	n/a
Closed w/Balance-		n/a	n/a	\$4,058	\$869	\$53	n/a
Total	8	\$43,848	\$0	\$34,290	\$869	\$1,268	

COLLECTIONS

ERC (Y 26MT002)	Account # 207464865	Account Rating O9B
Original Creditor: SPRINT(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,505
Account Type: OPEN		Balance: \$1,505
Responsibility: I		Past Due: \$1,505
		Last Payment:
		Opened: 5/19
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

LENDMART (F 02G6P001)	Account # 365263	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$3,060
Loan Type: UNSECURED	High Credit: \$2,600	Past Due: \$173
Responsibility: I	Terms: 024M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 5/17
		Paid:
		Closed: 1/18
		Verified: 9/19
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

FST PREMIER (B 041PF045)	Account # 517800669903	Account Rating R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$468
Loan Type: CREDIT CARD	High Credit: \$468	Past Due: \$468
Responsibility: I	Terms:	Last Payment:
Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER		Charge Off:
		Opened: 2/17
		Paid:
		Closed: 2/18
		Verified: 5/18
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum:
30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12:

KOHL'S/CAPONE (D 012EN005)	Account # 639305078637	Account Rating R05
Type: REVOLVING	Credit Limit: \$300	Balance: \$530
Loan Type: CHARGE ACCOUNT	High Credit: \$530	Past Due: \$228
Responsibility: I	Terms: MIN53	Last Payment:
Remarks: CLOSED BY CREDIT GRANTOR		Charge Off:
		Opened: 4/15
		Paid:
		Closed: 7/19
		Verified: 8/19
		Update Method: automated
Late Payments (48 Months)	Delinquency	Maximum:
4 4 1 30 60 90		Amount: 8/19 (05)
		Date: \$228
		Payment Pattern
		Months 1-12: 432111211111
		Months 13-24: 111113233211
		Months 25-36: 111111111111
		Months 37-48: 11111

WESTLAKE FIN (F 01T9Q001)	Account # 10146783	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$18,171
Loan Type: AUTOMOBILE	High Credit: \$19,828	Past Due: \$0
Responsibility: M	Terms: 072M479	Last Payment:
Remarks:		Charge Off:
		Opened: 9/17
		Paid:
		Closed:
		Verified: 8/19
		Update Method: automated
Late Payments (22 Months)	Delinquency	Maximum:
1 0 0 30 60 90		Amount:
		Date:
		Payment Pattern
		Months 1-12: 111111111111
		Months 13-24: 211X111111

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 9036658 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,802 **Opened:** 4/15
Loan Type: AUTOMOBILE **High Credit:** \$21,519 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 058M636 **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
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111X11

AAT CAPITAL (F 02FT8001) Account # 6639 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,259 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 085M100 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 2 2 0 **Delinquency** **Maximum:** 11/17 (03) **Payment Pattern** **Months 1-12:** 111111111133
(18 Months) 30 60 90 **Amount:** \$830 **Months 13-24:** 221111
Date: 11/17

WESTLAKE FIN (F 01T9Q001) Account # 9909787 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16
Loan Type: AUTOMOBILE **High Credit:** \$10,249 **Past Due:** **Paid:**
Responsibility: C **Terms:** 060M289 **Last Payment:** **Closed:** 12/17
Remarks: **Charge Off:** **Verified:** 12/17
Update Method: manual
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 2111X1111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

WESTLAKE FIN (F 01T9Q001) Account # 7449697 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14
Loan Type: AUTOMOBILE **High Credit:** \$9,841 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 211111111111
(11 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
8/01/19	LENDIFY FINA (FNC4076411 CAL)		
7/25/19	LENDIFY FINA (FNC4076411 CAL)		
7/20/19	ACE CASH EXP (FHO5134479 SCT)		
6/30/19	ACE CASH EXP (FHO5134479 SCT)		
6/01/19	APOYO FINANC (FNC6038461 CAL)		
5/02/19	LS FINANCING (FLA2613540 CAL)		
4/04/19	LENDIFY FINA (FNC4076411 CAL)		
2/26/19	CAP ONE (BPC2699824 NTL)		
1/02/19	LS FINANCING (FLA2613540 CAL)		
12/31/18	LENDIFY FINA (FNC4076411 CAL)		
12/28/18	CHECK INTO C (FTN5147441 SCT)		
11/24/18	LENDIFY FINA (FNC4076411 CAL)		
10/23/18	MABT/CONTFIN (FNJ4553464 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/03/18	OPORTUN/PROG (FNC3435243 CAL)		
8/20/18	WF CRD SVC (BDM6006032 ILM)		
8/17/18	CHECK INTO C (FTN5147441 SCT)		
8/10/18	CAP ONE (BPC2699824 NTL)		
6/23/18	APOYO FINANC (FNC6038461 CAL)		
4/01/18	SYNCB (NDY1263431 DAY)		
3/08/18	TMCC (FNC2006354 CAL)	Automobile	
3/07/18	COAF (FPC1246538 NTL)		
3/07/18	MAGNUSSEN TO (ALA2511361 CAL)		
3/07/18	CPS (FLA2817275 CAL)		
3/07/18	EXETER FIN (FDF1654822 SCT)		
2/17/18	PREMIER NISS (ALA4137360 CAL)		
2/17/18	FREMONT TOYO (ACH0212288 CHI)		
1/14/18	OPORTUN/PROG (FNC3435243 CAL)		
12/24/17	MAGNUSSEN TO (ALA2511361 CAL)		
10/31/17	BRCLYSBANKDE (BWL3390354 WIL)		
9/20/17	COAF (FPC1246538 NTL)		
9/20/17	MAGNUSSEN TO (ALA2511361 CAL)		
9/20/17	CPS (FLA2817275 CAL)		
9/20/17	EXETER FIN (FDF1654822 SCT)		
9/20/17	ALLY FINANCI (FDT6240112 MCH)		

REPORT SERVICED BY

TRANSUNION
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