



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 20:22 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6035
 Name: Vasquez Rico, Daysi
 Current Address: 1240 W St 2
 Los Angeles CA.90044

VASQUEZ SR, DAYSI NOEMI

Also Known As:

RICO,DAYSI,NOEMI
 VASQUEZRICO,DAYSI,N
 VAZQUEZ,DAYSI,NOEMI

SSN: 000-00-6035
Date of Birth: 06/76

Phone:

In File Since: 10/96

Current Address:

1240 W. 90TH ST. #2.
 LOS ANGELES CA. 90044

Reported 3/16

Previous Address:

1313 W. 94TH ST.
 LOS ANGELES CA. 90044

Reported 7/09

Previous Address:

257 W. 58TH ST. #255.
 LOS ANGELES CA. 90037

EMPLOYMENT

PAYLESS SHOE SOURCE

Position:

Start:

End:

In File Since: 4/09

Effective: 5/09

FINAL TOUCH DYEING

Position: MAINTENANCE

Start:

End:

In File Since:

Effective:

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score

+559

Explanation

12 The date that you opened your oldest account is too recent
 32 Balances on bankcard or revolving accounts too high compared to credit limits
 63 Lack of sufficient relevant real estate account information
 04 The balances on your accounts are too high compared to loan amounts
 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: 21	Inquiries: 12				
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	17	\$11,388	\$11,050	\$10,240	\$0	\$566	7%
Installment	4	\$6,875	\$0	\$4,179	\$0	\$347	n/a
Total	21	\$18,263	\$11,050	\$14,419	\$0	\$913	

COLLECTIONS

I C SYSTEM (Y 2834001) Account # 62987176 Account Rating O9B
Original Creditor: ATT U VERSE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$132 **Opened:** 3/16
Account Type: OPEN **Balance:** \$132 **Paid:**
Responsibility: I **Past Due:** \$132 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

FST PREMIER (B 041PF015) Account # 517800678802 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$745 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$778 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN53 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(13 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1

DSNB MACYS (D 02A5T001) Account # 603534004418 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$580 **Opened:** 9/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN46 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(35 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111

TARGET/TD (D 06476007) Account # 585975213163 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$919 **Opened:** 8/18
Loan Type: CREDIT CARD **High Credit:** \$951 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(12 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

CB INDIGO (B 022EL023) Account # 510004000729 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$75 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111111

TRADES

FSB BLAZE (B 02B1D003) Account # 518213010829 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$703 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$764 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date: **Months 25-36:** 1111

CAPITAL ONE (B 01DTV001) Account # 517805753284 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$366 **Opened:** 9/16
Loan Type: CREDIT CARD **High Credit:** \$467 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(35 Months) 30 60 90 **Amount:** **Months 13-24:** 211111111111
Date: **Months 25-36:** 1111111111

FIRST SVG CC (B 02BYX001) Account # 543360140170 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$502 **Opened:** 3/19
Loan Type: CREDIT CARD **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN42 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date: **Months 25-36:** 11111

LENDIFY FIN (F 02G6T001) Account # 102725998101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$265 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M69 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date: **Months 25-36:** 1

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110138 Account Rating R01
Type: REVOLVING **Credit Limit:** \$800 **Balance:** \$736 **Opened:** 10/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$744 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN37 **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
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111111

TRADES

SYNCB/GAP (C 0235058F) Account # 601859519205 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 6/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$205 **Past Due:** \$0 **Paid:** 9/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11

MERRICK BK (B 01TGU001) Account # 412061804520 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$464 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$547 **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:

SYNCB/OLDNAV (C 0235058G) Account # 601859640222 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$1 **Opened:** 10/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$363 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN1 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (34 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111111

CREDITONEBNK (B 054MR013) Account # 444796234069 Account Rating R01
Type: REVOLVING **Credit Limit:** \$650 **Balance:** \$652 **Opened:** 1/17
Loan Type: CREDIT CARD **High Credit:** \$740 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN33 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (31 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 11111111

CB/VICSCRT (C 016US001) Account # 585637518754 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$697 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$715 **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**
 (33 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111111111

TRADES

OPORTUNPROG (F 02CX002) Account # 2568289 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,914 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$6,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M278 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

WELLS FARGO (B 0908N664) Account # 446542450580 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$2,950 **Opened:** 12/14
Loan Type: CREDIT CARD **High Credit:** \$3,157 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN94 **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
(30 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

CAP1/JUSTICE (C 01DTV224) Account # 855601000831 Account Rating R01
Type: REVOLVING **Credit Limit:** \$350 **Balance:** \$221 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$253 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN45 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**

CCB/ULTA (D 01NZ8324) Account # 578097107043 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$68 **Opened:** 6/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$68 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**

CCB/FE21CC (C 01NZ8326) Account # 578097102220 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$636 **Opened:** 11/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$636 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN32 **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
(32 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111111

TRADES

OportunProg (F 02CXY002) Account # 1853636 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 12/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/17
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:

Mullen Fin (F 01DJE005) Account # 31356701 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/06
Loan Type: AUTOMOBILE **High Credit:** \$19,647 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 8/10
Remarks: CLOSED **Charge Off:** **Verified:** 8/10
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
9/12/19	LENDIFY FINA (FNC4076411 CAL)		
8/30/19	LENDIFY FINA (FNC4076411 CAL)		
6/25/19	LENDIFY FINA (FNC4076411 CAL)		
6/04/19	LENDIFY FINA (FNC4076411 CAL)		
5/06/19	BRCLYSBANKDE (BWL3390354 WIL)		
5/03/19	CAP ONE (BPC2699824 NTL)		
5/01/19	PERSONIFY (FNY3078631 EAS)		
4/26/19	FIRST SAVING (BSF3416747 MWB)		
3/28/19	1ST SAVINGS (BSF0002021 MWB)		
6/12/18	ONEMAIN (FRN2139893 EAS)		
1/17/18	CB INDIGO (BPT4997215 WAS)		

REPORT SERVICED BY

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