



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/18/19 20:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1559
 Name: Hernandez, Karla
 Current Address: 38260 E 5TH ST C1
 palmdale CA.93550

HERNANDEZ , KARLA EDITH

Also Known As: **SSN:** 000-00-1559 **Phone:** **In File Since:** 12/11
 HERNANDEZFUNEZ,KARLA,EDITH **Date of Birth:** 12/87

Current Address:
 38260 E. 5TH ST. #C1.
 PALMDALE CA. 93550
 Reported 12/11

EMPLOYMENT

THE IMMACULATE **Position:** **Start:** **In File Since:** 9/17
End: **Effective:** 9/17

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	7 INQUIRIES IN THE LAST 60 DAYS INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3		Not Scored: Deceased

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 2 **Trades:** 13 **Inquiries:** 39

Negative Trade Accounts: 3 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 4

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$778	\$0	\$0	\$0	\$0	100%
Installment	10	\$1,918	\$0	\$1,276	\$0	\$90	n/a
Closed w/Balance-		n/a	n/a	\$2,184	\$675	\$34	n/a
Total	13	\$2,696	\$0	\$3,460	\$675	\$124	

COLLECTIONS

PYOD LLC (Y 21T9010) Original Creditor: CREDIT ONE BANK N A(financial) Account Type: OPEN Responsibility: I	Account # 4447962371636964 Remarks: PLACED FOR COLLECTION	Amount Placed: \$640 Balance: \$640 Past Due: \$640 Last Payment:	Account Rating O9B Opened: 3/19 Paid: Closed: Verified: 9/19 Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
HP SEARS (Y 7568007) Original Creditor: CURACAO(retail) Account Type: OPEN Responsibility: I	Account # 1000248588 Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,077 Balance: \$1,077 Past Due: \$1,077 Last Payment:	Account Rating O9B Opened: 4/16 Paid: Closed: Verified: 9/19 Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

CURACAO (H 083UH001) Type: INSTALLMENT Loan Type: INSTALLMENT SALES CONTRACT Responsibility: I Remarks: UNPAID BALANCE CHARGED OFF	Account # 5258437300 Credit Limit: High Credit: \$1,078 Terms: 009M	Balance: \$1,078 Past Due: \$0 Last Payment: Charge Off:	Account Rating 109 Opened: 4/10 Paid: Closed: 4/16 Verified: 7/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:
CREDITONEBNK (B 054MR013) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: PURCHASED BY ANOTHER LENDER	Account # 444796237163 Credit Limit: \$300 High Credit: \$640 Terms:	Balance: \$0 Past Due: \$0 Last Payment: Charge Off:	Account Rating R09 Opened: 10/17 Paid: Closed: 11/18 Verified: 6/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:
MABT HCUS (B 02FX6001) Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: CLOSED BY CREDIT GRANTOR	Account # 470012000028 Credit Limit: \$700 High Credit: \$1,106 Terms: MIN34	Balance: \$1,106 Past Due: \$675 Last Payment: Charge Off:	Account Rating R05 Opened: 4/18 Paid: Closed: 7/19 Verified: 9/19 Update Method: automated
Late Payments (17 Months) 2 1 1 30 60 90	Delinquency	Maximum: 9/19 (05) Amount: \$675 Date: 9/19	Payment Pattern Months 1-12: 432112111111 Months 13-24: 11111

TRADES

OPORTUNPROG (F 02CX002) Account # 2917040 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,276 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$1,918 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M90 **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
(12 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101300377102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1790775 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

LENDIFY FIN (F 02G6T001) Account # 101300377101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **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:** XX1
(03 Months) 30 60 90 **Amount:**
Date:

DN RBRTO JWJ (J 0956X015) Account # 6615 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 6/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$778 **Past Due:** \$0 **Paid:** 7/16
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/16
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:

TRADES

OPORTUNPROG (F 02CX002) Account # 1245782 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 7/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X1XX111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 991821 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/15
Remarks: CLOSED **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX1111
(07 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 773671 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 9/14
Remarks: CLOSED **Charge Off:** **Verified:** 9/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX1111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 497485 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **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:** 11111111X111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 383839 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/11
Loan Type: UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 7/12
Remarks: CLOSED **Charge Off:** **Verified:** 7/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/18/19	LS FINANCING (FLA2613540 CAL)		
9/16/19	AMERICAN EXP (BUT3236957 MWB)		
9/08/19	LENDIFY FINA (FNC4076411 CAL)		
9/05/19	CAPITAL ONE (BPC3575459 NTL)		
8/13/19	SYNCB/WALMRT (NNY1212732 EAS)		
8/12/19	JPMCB CARD (BUS0006675 NTL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/12/19	CAPITAL ONE (BPC3575459 NTL)		
8/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/01/19	LENDIFY FINA (FNC4076411 CAL)		
4/20/19	AMERICAN EXP (BUT3236957 MWB)		
4/14/19	SYNCB/CHEVRN (BNY2754256 EAS)		
4/07/19	AMERICAN EXP (BUT3236957 MWB)		
3/25/19	LENDIFY FINA (FNC4076411 CAL)		
3/22/19	LS FINANCING (FLA2613540 CAL)		
3/12/19	LENDIFY FINA (FNC4076411 CAL)		
3/03/19	LENDIFY FINA (FNC4076411 CAL)		
2/23/19	LENDIFY FINA (FNC4076411 CAL)		
2/06/19	DN RBRTO JWJ (JLA2010111 CAL)		
11/10/18	ANTELOPE VAL (ACH2877238 CHI)		
11/09/18	SYNCB/WALMRT (NNY1212732 EAS)		
10/23/18	SYNCB/AMAZON (BNY5371284 EAS)		
4/19/18	LENDIFY FINA (FNC4076411 CAL)		
4/15/18	CBNA/SEARS (BCE2532238 CHI)		
4/15/18	SYNCB/WALMRT (NNY1212732 EAS)		
4/12/18	SYNCB/WALMRT (NNY1212732 EAS)		
2/28/18	SYNCB/WALMRT (NNY1212732 EAS)		
2/13/18	MACYS/DSNB (DRN3279220 EAS)		
2/11/18	CBNA/SEARS (BCE2532232 CHI)		
1/10/18	LENDIFY FINA (FNC4076411 CAL)		
12/12/17	CBNA/SEARS (BCE2532238 CHI)		
12/12/17	DN RBRTO JWJ (JLA2010111 CAL)		
12/04/17	CREDCO (ZCO8256078 CAL)		
12/03/17	CBNA/SEARS (BCE2532238 CHI)		
11/26/17	SYNCB/AMAZON (BNY5371284 EAS)		
11/19/17	SYNCB/WALMRT (NNY1212732 EAS)		
11/15/17	SYNCB/WALMRT (NNY1212732 EAS)		
9/24/17	ANTELOPE VAL (ACH2877238 CHI)		
9/24/17	COAF (FPC1246538 NTL)		

REPORT SERVICED BY

TRANSUNION
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