



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/19/19 12:28 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3137  
 Name: Gutierrez , Lesli  
 Current Address: 5834 N John Ave  
 LONG BEACH CA.90805

**GUTIERREZZARAGOZA , LESLI**

**Also Known As:**

GUTIERREZ, LESLI

**SSN:** 000-00-0000

**Phone:**

**In File Since:** 9/14

**Date of Birth:** 03/85

**Current Address:**

5834 JOHN AV.  
 LONG BEACH CA. 90805  
 Reported 7/15

**Previous Address:**

6100 ORANGE AV. #6.  
 LONG BEACH CA. 90805  
 Reported 9/14

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+482**

**Explanation**

- 12 The date that you opened your oldest account is too recent
  - 07 You have too many delinquent or derogatory accounts
  - 08 You have either very few loans or too many loans with recent delinquencies
  - 95 You have too many collection agency accounts that are unpaid
- 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)

<b>Public Records:</b>	0	<b>Collections:</b>	2	<b>Trades:</b>	6	<b>Inquiries:</b>	5
<b>Negative Trade Accounts:</b>	3	<b>Trade Accounts with Any Historical Negatives:</b>	0	<b>Occurrence of Historical Negatives:</b>	0		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Installment</b>	5	\$2,623	\$0	\$1,310	\$0	\$244	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$1,746	\$594	\$0	n/a
<b>Total</b>	<b>6</b>	<b>\$2,623</b>	<b>\$0</b>	<b>\$3,056</b>	<b>\$594</b>	<b>\$244</b>	

**COLLECTIONS**

JEFFCAPSYS (Y 28J3001) Account # 3489881061003 Account Rating O9B  
**Original Creditor:** OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Balance:** \$520  
**Responsibility:** I **Past Due:** \$520  
**Last Payment:**  
**Opened:** 3/19  
**Paid:**  
**Closed:**  
**Verified:** 9/19  
**Update Method:** automated

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

CRDT CTRL CO (Y 1C67001) Account # 2191546442 Account Rating O9B  
**Original Creditor:** FRONTIER COMMUNICATIONS(utiliti es) **Remarks:** PLACED FOR COLLECTION  
**Account Type:** OPEN **Balance:** \$157  
**Responsibility:** I **Past Due:** \$157  
**Last Payment:**  
**Opened:** 5/19  
**Paid:**  
**Closed:**  
**Verified:** 9/19  
**Update Method:** automated

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

**TRADES**

SYNCB/CARECR (F 0999206T) Account # 601918329913 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,800 **Balance:** \$1,746  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,746 **Past Due:** \$594  
**Responsibility:** I **Terms:** **Last Payment:**  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:**  
**Opened:** 5/15  
**Paid:**  
**Closed:** 12/17  
**Verified:** 8/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
(Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2459950 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0  
**Responsibility:** I **Terms:** 008M **Last Payment:**  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:**  
**Opened:** 10/17  
**Paid:**  
**Closed:** 6/18  
**Verified:** 6/18  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
(Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1646472 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0  
**Responsibility:** I **Terms:** 029M **Last Payment:**  
**Remarks:** CLOSED **Charge Off:**  
**Opened:** 4/16  
**Paid:**  
**Closed:** 10/17  
**Verified:** 10/17  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
(17 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111

**TRADES**

WILSHIRE CNS (F 028NZ001) Account # 10057741 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,310 **Opened:** 6/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$2,623 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M244 **Last Payment:** **Closed:**  
**Remarks:** REPOSSESSION; REDEEMED **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(24 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1252431 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15  
**Loan Type:** UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 4/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1XX111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 989078 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **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:** 1XX11111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/19/19	LS FINANCING (FLA2613540 CAL)		
12/23/18	LENDIFY FINA (FNC4076411 CAL)		
12/22/18	SPRINT (UKC0000200 ILM)		
1/03/18	LENDIFY FINA (FNC4076411 CAL)		
11/09/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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