



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/19/19 12:30 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7975  
 Name: Hernandez, Marta  
 Current Address: 1486 S Midfield Ave  
 San jose CA.95122

**HERNANDEZMEJIA , MARTA ELENA**

**Also Known As:**

HERNANDEZ,MARTA,E  
 HERNANDEZMEJIA,MARTHA,ELENA  
 HERNANDEZ,MARTHA

**SSN:** 000-00-0000

**Phone:**

**In File Since:** 5/13

**Date of Birth:** 04/78

**Current Address:**

1486 MIDFIELD AV.  
 SAN JOSE CA. 95122

Reported 5/13

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+640</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 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)

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 10	<b>Inquiries:</b> 10				
<b>Negative Trade Accounts:</b> 3	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	2	\$794	\$1,483	\$0	\$0	\$0	100%
<b>Installment</b>	8	\$6,500	\$0	\$5,193	\$0	\$794	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$640	\$618	\$0	n/a
<b>Total</b>	<b>10</b>	<b>\$7,294</b>	<b>\$1,483</b>	<b>\$5,833</b>	<b>\$618</b>	<b>\$794</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 1027644 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$299 **Opened:** 10/14  
**Loan Type:** UNSECURED **High Credit:** \$2,900 **Past Due:** \$299 **Paid:**  
**Responsibility:** I **Terms:** 022M **Last Payment:** **Closed:** 1/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

DN RBRT0 JWL (J 0956X015) Account # 6889 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$341 **Opened:** 2/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$341 **Past Due:** \$319 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 12/15  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 12/15  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Date:**

HC ROYA (F 02919003) Account # 2304 Account Rating R03  
**Type:** REVOLVING **Credit Limit:** \$1,483 **Balance:** **Opened:** 1/15  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$794 **Past Due:** **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/15  
**Update Method:** automated  
**Months 1-12:** 21111111  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** 9/15 (03) **Payment Pattern**  
 (07 Months) 30 60 90 **Amount:** **Date:** 9/15

SELFHELP FCU (Q 09525002) Account # 1191882500001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$148 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M88 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:** 11111111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (09 Months) 30 60 90 **Amount:** **Date:**

LENDIFY FIN (F 02G6T001) Account # 102122994102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,141 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M129 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Months 1-12:** 11111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** **Date:**

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47169371 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,904 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M577 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102122994101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 3/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 102027863101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 791147 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:** 014M **Last Payment:** **Closed:** 10/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XX1111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 645367 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/13  
**Loan Type:** UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 12/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/19/19	LS FINANCING (FLA2613540 CAL)		
5/21/19	LENDIFY FINA (FNC4076411 CAL)		
4/01/19	LS FINANCING (FLA2613540 CAL)		
3/30/19	APOYO FINANC (FNC6038461 CAL)		
3/17/19	LENDIFY FINA (FNC4076411 CAL)		
3/11/19	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
1/11/19	LENDIFY FINA (FNC4076411 CAL)		
6/09/18	LENDIFY FINA (FNC4076411 CAL)		
3/08/18	HY CITE INC (FMD0001177 WIS)		
12/29/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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