



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/19/19 18:33 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4481
 Name: Aleman, Raquel
 Current Address: 11441 asher st
 El Monte CA.91732

ALEMAN , RAQUEL

Also Known As:

ALEMANRODARTE,RAQUEL
 ALEMANRODARTEGURROLA,RAQUEL
 EL

SSN: 000-00-4481
 Date of Birth: 11/71

Phone:

In File Since: 3/11

Current Address:

11441 ASHER ST. #35.
 EL MONTE CA. 91732

Reported 5/17

Previous Address:

12045 SAN RIO ST.
 EL MONTE CA. 91732

Reported 3/11

Previous Address:

2866 N. PALM AV.
 RIALTO CA. 92377

EMPLOYMENT

ASAP HR/KELLWOOD APPAREL
 LLC
 LA PUENTE, CA.

Position: EMPLOYEE

Start: 8/14
 End:

In File Since: 8/19
 Effective: 8/19

PIRATE STAFFING

Position: PACKAGING

Start:
 End:

In File Since: 12/17
 Effective: 12/17

SCORING

Type

VANTAGESCOR3

Score

+480

Explanation

- 12 The date that you opened your oldest account is too recent
 - 72 Too many installment accounts with a delinquent or derogatory payment status
 - 63 Lack of sufficient relevant real estate account information
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
- 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: 0 Trades: 16 Inquiries: 19

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 6 Occurrence of Historical Negatives: 14

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$8,344	\$8,066	\$7,138	\$0	\$327	12%
Installment	8	\$52,174	\$0	\$39,354	\$586	\$1,109	n/a
Total	16	\$60,518	\$8,066	\$46,492	\$586	\$1,436	

TRADES

ALLY FINCL (F 0259237L) Account # 611926758529 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$34,427 **Opened:** 1/18
Loan Type: AUTOMOBILE **High Credit:** \$41,663 **Past Due:** \$586 **Paid:**
Responsibility: I **Terms:** 072M760 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 212211111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

SELFHELP FCU (Q 09525002) Account # 1986315700002 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 211111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

DSNB MACYS (D 02A5T001) Account # 603534007580 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,430 **Opened:** 4/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,473 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN48 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

CREDITONEBNK (B 054MR013) Account # 444796243738 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$288 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$315 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

CCB/LNDINGCL (B 01NZ8169) Account # 578097990403 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,700 **Balance:** \$1,583 **Opened:** 6/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,250 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN67 **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
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

TRADES

SCE FCU (Q 01GTN007) Account # 446181441032 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$381 **Opened:** 2/16
Loan Type: CREDIT CARD **High Credit:** \$575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(41 Months) 30 60 90 **Amount:** **Months 1-12:** 111211111121
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111

OportunProg (F 02CX002) Account # 2732202 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,677 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$6,575 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 037M286 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(15 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date: **Months 13-24:** 111

SYNCB/CARECR (F 0999206T) Account # 601918362565 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,890 **Opened:** 6/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,165 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 5/19 (03) **Payment Pattern**
(14 Months) 30 60 90 **Amount:** \$204 **Months 1-12:** 123211111111
Date: 5/19 **Months 13-24:** 11

CURACAO (H 083UH001) Account # 528040 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,566 **Balance:** \$1,566 **Opened:** 3/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,566 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN96 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 3 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(39 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X11212
Months 25-36: 211111111111
Months 37-48: 111

CURACAO (H 083UH001) Account # 5280404300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$250 **Opened:** 3/11
Loan Type: INSTALLMENT SALES **High Credit:** \$3,936 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 004M63 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Remarks: **Update Method:** automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(39 Months) 30 60 90 **Amount:** **Months 1-12:** 111111211211
Date: **Months 13-24:** 111111XXXXXX
Months 25-36: XXXX11111111
Months 37-48: 111

TRADES

OportunProg (F 02CX002) Account # 1896625 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 029M **Last Payment:** **Closed:** 4/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

SCE FCU (Q 01GTN007) Account # 446181441032 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 2/16
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/17
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

SCE FCU (Q 01GTN007) Account # 446181441029 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 2/16
Loan Type: CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/17
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 7/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

SelfHelp FCU (Q 09525002) Account # 1986315700001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

OportunProg (F 02CX002) Account # 1532487 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 10/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

TRADES

DEARDENS (H 06471003)	Account # 1042796	Account Rating	101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 9/13
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$639	Past Due: \$0	Paid:
Responsibility: I	Terms: 012X	Last Payment:	Closed: 1/15
Remarks: CLOSED		Charge Off:	Verified: 1/15
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 1111111111XX1
(12 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/19/19	LS FINANCING (FLA2613540 CAL)		
8/07/19	APOYO FINANC (FNC6038461 CAL)		
7/14/19	SYNCB/PPC (BMA2450957 EAS)		
4/23/19	LENDIFY FINA (FNC4076411 CAL)		
4/11/19	LENDIFY FINA (FNC4076411 CAL)		
2/07/19	KIA OF CERRI (ANX4317457 EAS)		
1/31/19	LENDIFY FINA (FNC4076411 CAL)		
12/08/18	CURACAO (HLA2456536 CAL)		
7/14/18	LENDIFY FINA (FNC4076411 CAL)		
6/14/18	SYNCB (NDY1263431 DAY)		
2/21/18	OPORTUN/PROG (FNC3435243 CAL)		
1/25/18	FIFTH THIRD (BCI1780815 DAY)		
1/24/18	TD AUTO FINA (FDT4113756 MCH)		
1/24/18	FIFTH THIRD (BCI1780815 DAY)		
1/24/18	COAF (FPC1246538 NTL)		
1/24/18	PUENTE HILLS (ALA4128608 CAL)		
1/24/18	EXETER FIN (FDF1654822 SCT)		
1/22/18	COAF (FPC1246538 NTL)		
12/29/17	CURACAO (HLA2456536 CAL)		

REPORT SERVICED BY

TRANSUNION
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