



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0742
 Name: Vazquez, Emma
 Current Address: 7101 N Alabama Ave
 Los Angeles CA.91303

VAZQUEZ , EMMA BEATRIZ

Also Known As: VASQUEZ,EMMA,B
SSN: 000-00-6720
Date of Birth: 10/80
Phone:
In File Since: 6/06

Current Address:
 7101 ALABAMA AV. #14.
 CANOGA PARK CA. 91303
 Reported 4/18

Previous Address:
 21921 LANARK ST. #103.
 CANOGA PARK CA. 91304
 Reported 6/06

Previous Address:
 1941 S. HUNTER ST.
 STOCKTON CA. 95206

EMPLOYMENT

TECKNOLOGY MMBC/ MCDONALDS **Position:** EMPLOYEE **Start:** 6/18 **In File Since:** 7/19
End: **Effective:** 7/19

MCDONALDS RESTAURANT **Position:** COOK **Start:** **In File Since:** 4/18
End: **Effective:** 3/11

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+704	12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 49 Lack of sufficient relevant bankcard or revolving account information SCORECARD: 10 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: 5	Inquiries: 7				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$25,187	\$0	\$11,727	\$0	\$984	n/a
Total	5	\$25,187	\$0	\$11,727	\$0	\$984	

TRADES

APOYO FINANC (F 02BZ2001) Account # SFD1268 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,278 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$4,325 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M295 **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:** **Date:**

SIERRACREDIT (F 02GBG001) Account # 20022438 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$746 **Opened:** 7/14
Loan Type: AUTOMOBILE **High Credit:** \$13,862 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M374 **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
 (40 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111

OPORTUNPROG (F 02CX002) Account # 3465430 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,703 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$7,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M315 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
 (02 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 3003081 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (07 Months) 30 60 90 **Amount:** **Date:**

MODERN FINANC (F 0571J004) Account # 55223257 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/06
Loan Type: AUTOMOBILE **High Credit:** \$16,059 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 052M **Last Payment:** **Closed:** 2/11
Remarks: SIMPLE INTEREST LOAN **Charge Off:** **Verified:** 2/11
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/20/19	LS FINANCING (FLA2613540 CAL)		
7/26/19	APOYO FINANC (FNC6038461 CAL)		
11/07/18	SUPER CALIDA (ALA2145014 CAL)		
9/06/18	OPORTUN/PROG (FNC3435243 CAL)		
9/06/18	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/16/17	CIG FINANCA (FLA3526029 CAL)		
10/16/17	SUPER CALIDA (AWA5978123 WAS)		

REPORT SERVICED BY

TRANSUNION
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