



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/20/19 23:53 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1270  
 Name: Figueroa , Sandra  
 Current Address: 1404 E 49 th st  
 LOS ANGELES CA.90011

#### FIGUEROA , SANDRA L.

**Also Known As:** FIGUEROAESPINOZA,SANDRA,LUZ  
 FIGUEROA,SANDRA,LUZ  
 FIGUEROAESPINOSA,SANDRA,LUZ  
**SSN:** 000-00-4552  
**Date of Birth:** 06/81  
**Phone:**  
**In File Since:** 1/14

**Current Address:**  
 1404 E. 49TH ST.  
 LOS ANGELES CA. 90011

**Reported** 1/14

#### EMPLOYMENT

**LA FLOR BAKERY** **Position:** COOKS **Start:** **In File Since:** 3/16  
 LOS ANGELES, CA. **End:** **Effective:** 1/14

#### ALERTS AND SPECIAL MESSAGES

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

#### SCORING

Type	Score	Explanation
VANTAGESCOR3	+580	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 07 You have too many delinquent or derogatory accounts 76 You have insufficient credit history on installment loans 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> 1	<b>Trades:</b> 7	<b>Inquiries:</b> 6				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b>	6	\$18,685	\$0	\$18,643	\$0	\$556	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$1,423	\$0	\$0	n/a
<b>Total</b>	<b>7</b>	<b>\$18,685</b>	<b>\$0</b>	<b>\$20,066</b>	<b>\$0</b>	<b>\$556</b>	

**COLLECTIONS**

HP SEARS (Y 7568007)	Account # 1000392133	Account Rating O9B
<b>Original Creditor:</b> CURACAO(etail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,393
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,393
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,393
		<b>Last Payment:</b>
		<b>Opened:</b> 7/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

**TRADES**

CURACAO (H 083UH001)	Account # 534717	Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$550	<b>Balance:</b> \$882
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$550	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Closed:</b> 4/16
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

CURACAO (H 083UH001)	Account # 5347175300	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$541
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$541	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 006M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Closed:</b> 4/16
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

WESTLAKE FIN (F 01T9Q001)	Account # 11326542	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$17,836
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$17,885	<b>Past Due:</b> \$0
<b>Responsibility:</b> C	<b>Terms:</b> 072M464	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Closed:</b>
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (02 Months)	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 11

OPORTUNPROG (F 02CX002)	Account # 3627939	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$807
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$800	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 011M92	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Closed:</b>
		<b>Verified:</b> 8/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

**TRADES**

OPORTUNPROG (F 02CXY002) Account # 3532921 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 7/19  
**Remarks:** CLOSED **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:**

OPORTUNPROG (F 02CXY002) Account # 3281252 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 6/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CXY002) Account # 2886072 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 1/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/20/19	LS FINANCING (FLA2613540 CAL)		
7/20/19	LENDIFY FINA (FNC4076411 CAL)		
5/09/19	TOYOTA OF DO (ACH3130138 CHI)		
8/10/18	SYNCB (NDY1263431 DAY)		
7/06/18	OPORTUN/PROG (FNC3435243 CAL)		
7/06/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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