



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/23/19 16:45 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-7044
 Name: Sanchez, Lorens
 Current Address: 14135 N Mulberry Dr 10
 Whittier CA.90605

SANCHEZ , LORENA

Also Known As:

SANCHEZ,LORINA
 SANCHEZ,LOREANA
 SANCHEZ,LORRENA,M

SSN: 000-00-7044
 Date of Birth: 10/77

Phone:

In File Since: 11/96

Current Address:

14135 MULBERRY DR. #10.
 WHITTIER CA. 90605

Reported 5/10

Previous Address:

10634 MINA ST.
 WHITTIER CA. 90605

Reported 12/02

Previous Address:

3343 PO BOX 3343
 WHITTIER CA. 90605

EMPLOYMENT

IHSS

Position: CNA NURSE

Start:

End:

In File Since: 3/16

Effective: 3/16

JOHN DINARES

Position:

Start:

End:

In File Since: 9/01

Effective:

SCORING

Type

VANTAGESCOR3

Score

+513

Explanation

- 97 You have too few credit 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
- 15 Newest delinquent or derogatory payment status on your accounts is too recent

SCORECARD: 03

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: 5 Trades: 4 Inquiries: 10

Negative Trade Accounts: 3 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,563	\$750	\$0	\$0	\$0	100%
Closed w/Balance	-	n/a	n/a	\$1,146	\$1,146	\$0	n/a
Total	4	\$1,563	\$750	\$1,146	\$1,146	\$0	

COLLECTIONS

<p>ALLIED COLL (Y 1Q4B002)</p> <p>Original Creditor: NUTRIBULLET LLC(retail)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # D687006N1</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$137</p> <p>Balance: \$231</p> <p>Past Due: \$231</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 4/13</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>CREDIT COLL (Y 1GZD005)</p> <p>Original Creditor: INFINITY INSURANCE COMPANY(insurance)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 62531163</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$415</p> <p>Balance: \$415</p> <p>Past Due: \$415</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>ERC (Y 26MT002)</p> <p>Original Creditor: AT T MOBILITY(cableOrCellula)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 165833277</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$841</p> <p>Balance: \$841</p> <p>Past Due: \$841</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 12/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>LVNV FUNDING (Y 21T9002)</p> <p>Original Creditor: WEBBANK FINGERHUT(retail)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 6369921044516796</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$277</p> <p>Balance: \$277</p> <p>Past Due: \$277</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 7/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	
<p>AD ASTRA REC (Y 2BRL001)</p> <p>Original Creditor: SPEEDY CASH 149(financial)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 7466559</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$300</p> <p>Balance: \$300</p> <p>Past Due: \$300</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 12/18</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796237214 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$718 **Opened:** 10/17
Loan Type: CREDIT CARD **High Credit:** \$718 **Past Due:** \$718 **Paid:**
Responsibility: A **Terms:** **Last Payment:** **Closed:** 3/18
Remarks: FIRST PAYMENT NEVER RECEIVED **Charge Off:** **Verified:** 6/18
Update Method: automated
Months 1-12:
Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

FST PREMIER (B 041PF045) Account # 517800653436 Account Rating R09
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$428 **Opened:** 12/16
Loan Type: CREDIT CARD **High Credit:** \$428 **Past Due:** \$428 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 10/17
Update Method: automated
Months 1-12:
Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992104451 Account Rating R09
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 12/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$277 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/16
Update Method: automated
Months 1-12:
Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

HC ROYA (F 02919003) Account # 2236 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 5/12
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,563 **Past Due:** \$0 **Paid:** 10/12
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/12
Update Method: automated
Months 1-12: 11111
Late Payments (05 Months) **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/23/19	LS FINANCING (FLA2613540 CAL)		
9/21/19	APOYO FINANC (FNC6038461 CAL)		
4/08/19	LENDIFY FINA (FNC4076411 CAL)		
3/10/19	CAP ONE (BPC2699824 NTL)		
12/25/18	SYNCB/WALMRT (NNY1212732 EAS)		
10/28/18	CELTIC/CONT (FNJ1271865 EAS)		
8/10/18	OPORTUN/PROG (FNC3435243 CAL)		
7/15/18	BOM/TCI FA (FSF4268654 MWB)		
12/20/17	OPORTUN/PROG (FNC3435243 CAL)		
12/13/17	KOHL/CAPONE (DMK6368324 WIS)		

REPORT SERVICED BY

TRANSUNION
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