



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/22/19 16:24 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7745  
 Name: Quezada, Anita  
 Current Address: 710 Saratoga Ave U201  
 San Jose CA.95129

**GARAY , ANITA D.**

**Also Known As:** QUEZADADEGARAY,ANITADONALD A  
 QUEZADAGARAY,ANITA,DONALDA  
 QUEZADA,ANITA,DONALDA

**SSN:** 000-00-0000      **Phone:**      **In File Since:** 12/10

**Date of Birth:** 10/61

**Current Address:**  
 710 SARATOGA AV. #U201.  
 SAN JOSE CA. 95129  
 Reported 11/17

**Previous Address:**  
 258 PAMELA DR. #54.  
 MOUNTAIN VIEW CA. 94040  
 Reported 12/10

**Previous Address:**  
 1240 DALE AV. #32.  
 MOUNTAIN VIEW CA. 94040

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+508	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 63 Lack of sufficient relevant real estate account information 11 The total of your delinquent or derogatory account balances is too high 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> 1	<b>Trades:</b> 7	<b>Inquiries:</b> 8				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 1	<b>Occurrence of Historical Negatives:</b> 1					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	2	\$510	\$500	\$477	\$0	\$25	5%
<b>Installment</b>	5	\$15,554	\$0	\$15,894	\$18	\$497	n/a
<b>Total</b>	<b>7</b>	<b>\$16,064</b>	<b>\$500</b>	<b>\$16,371</b>	<b>\$18</b>	<b>\$522</b>	

COLLECTIONS

JEFFCAPSYS (Y 28J3001)	Account # 3490995147003	Account Rating O9B
<b>Original Creditor:</b> OPORTUN INC(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$611
<b>Account Type:</b> OPEN		<b>Balance:</b> \$611
<b>Responsibility:</b> I		<b>Past Due:</b> \$611
		<b>Last Payment:</b>
		<b>Opened:</b> 3/19
		<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

OPORTUNPROG (F 02CX002)	Account # 990489	Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,365	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 011M	<b>Last Payment:</b>
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER		<b>Charge Off:</b>
		<b>Opened:</b> 9/14
		<b>Paid:</b>
		<b>Closed:</b> 9/15
		<b>Verified:</b> 9/15
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>
30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

CREDITACPT (F 0950Y002)	Account # 94870038	Account Rating I02
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$14,433
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$14,154	<b>Past Due:</b> \$18
<b>Responsibility:</b> C	<b>Terms:</b> 072M364	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 6/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (02 Months)	<b>Delinquency</b>	<b>Maximum:</b>
0 0 0 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 11

BK OF AMER (B 01597029)	Account # 3026	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$477
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$510	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 4/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (04 Months)	<b>Delinquency</b>	<b>Maximum:</b>
0 0 0 30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b> 1111

LENDIFY FIN (F 02G6T001)	Account # 102774133101	Account Rating I01
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,461
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,400	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 014M133	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
		<b>Opened:</b> 8/19
		<b>Paid:</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>
30 60 90		<b>Amount:</b>
		<b>Date:</b>
		<b>Payment Pattern</b>
		<b>Months 1-12:</b>

TRADES

WELLS FARGO (B 0908N664) Account # 442644102289 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/11  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$414 **Past Due:** \$0 **Paid:** 9/13  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:** 1/14  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/14  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (37 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 112111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1

OPORTUNPROG (F 02CX002) Account # 381124 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/11  
**Loan Type:** UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 10/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 268780 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/10  
**Loan Type:** UNSECURED **High Credit:** \$945 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 10/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/11  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/22/19	LS FINANCING (FLA2613540 CAL)		
8/27/19	APOYO FINANC (FNC6038461 CAL)		
8/16/19	FREMONT TOYO (ALA4754849 CAL)		
8/07/19	LENDIFY FINA (FNC4076411 CAL)		
6/14/19	TOYOTA SUNNY (ALA2305720 CAL)		
4/15/19	BK OF AMER (BNC2428053 FLA)		
10/17/18	BK OF AMER (BPH3346328 EAS)		
11/27/17	AT&T SERVICE (UCH0003300 CHI)		

REPORT SERVICED BY

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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