



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/23/19 12:28 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-9812  
 Name: Mazariegos, Neria  
 Current Address: 220 E 61 St  
 Los Angeles CA.90003

#### MAZARIEGOS , NERIA

##### Also Known As:

MAZARIEGOS,NERIA,A  
 MAZARIEGOSBARAHONA,NERIA,A  
 RGE

SSN: 000-00-0912  
 Date of Birth: 12/75

Phone:

In File Since: 5/14

##### Current Address:

220 E. 61ST ST.  
 LOS ANGELES CA. 90003

Reported 8/18

##### Previous Address:

4256 S. WESTERN AV. #12.  
 LOS ANGELES CA. 90062

Reported 5/14

##### Previous Address:

1700 W. 43RD ST. #C.  
 LOS ANGELES CA. 90062

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

**+595**

#### Explanation

- 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
  - 65 Lack of sufficient relevant first mortgage account information
  - 32 Balances on bankcard or revolving accounts too high compared to credit limits
- SCORECARD: 05

### CREDIT INFORMATION Summary (Total History)

Public Records: 0      Collections: 1      Trades: 10      Inquiries: 8

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
Revolving	4	\$8,480	\$8,450	\$7,796	\$0	\$232	8%
Installment	6	\$2,500	\$0	\$1,914	\$0	\$152	n/a
<b>Total</b>	<b>10</b>	<b>\$10,980</b>	<b>\$8,450</b>	<b>\$9,710</b>	<b>\$0</b>	<b>\$384</b>	

COLLECTIONS

RCVL PER MNG (Y 269X001) Account # 60066128 Account Rating O9B  
**Original Creditor:** SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$3,419 **Opened:** 10/18  
**Account Type:** OPEN **Balance:** \$3,419 **Paid:**  
**Responsibility:** I **Past Due:** \$3,419 **Closed:**  
**Last Payment:** **Verified:** 9/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

CAPITAL ONE (B 01DTV001) Account # 400344850117 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$714 **Opened:** 11/15  
**Loan Type:** CREDIT CARD **High Credit:** \$731 **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**  
(45 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:** **Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1111111111

LENDIFY FIN (F 02G6T001) Account # 101157392102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,914 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M152 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(08 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:** **Months 1-12:** 111111X1

BK OF AMER (B 01597029) Account # 4708 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$5,500 **Balance:** \$5,560 **Opened:** 11/15  
**Loan Type:** CREDIT CARD **High Credit:** \$5,740 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN160 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(45 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:** **Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1111111111

SYNCB/WALMAR (D 0235057X) Account # 603220364162 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,522 **Opened:** 11/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,566 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN47 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(45 Months) 30 60 90 **Amount:** **Start Date:**  
**Date:** **Months 1-12:** 111111111111  
**Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1111111111

TRADES

OPORTUNPROG (F 02CX002) Account # 2719648 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$7,575 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 041M **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:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101157392101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111XXXXX11  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1985412 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16  
**Loan Type:** UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **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:**

OPORTUNPROG (F 02CX002) Account # 1463446 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 11/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

HC ROYA (F 02919003) Account # 2289 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 6/14  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$443 **Past Due:** \$0 **Paid:** 10/15  
**Contract:** CONTRACT **Terms:** **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 10/15  
**Remarks:**  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111  
**Date:**

**TRADES**

OportunProg (F 02CX002)		Account # 1064256	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$1,070	<b>Opened:</b> 11/14
<b>Responsibility:</b> I		<b>Terms:</b> 013M	<b>Paid:</b>
<b>Remarks:</b> CLOSED			<b>Closed:</b> 10/15
			<b>Verified:</b> 10/15
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>		<b>Maximum:</b>	<b>Payment Pattern</b>
(10 Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> 11X11111111
		<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
9/23/19	LS FINANCING (FLA2613540 CAL)		
6/23/19	LS FINANCING (FLA2613540 CAL)		
12/15/18	LENDIFY FINA (FNC4076411 CAL)		
5/28/18	SYNCB/WALMRT (NNY1212732 EAS)		
3/08/18	BK OF AMER (BPH4188229 EAS)		
12/14/17	BK OF AMER (BPH4188229 EAS)		
11/11/17	BK OF AMER (BPH4188229 EAS)		
10/19/17	BK OF AMER (BPH4188229 EAS)		

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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