



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/24/19 13:29 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1234  
 Name: Pizano, Martha  
 Current Address: 35090 Vaquero Rd  
 Cathedral City CA.92234

**PIZANO , MARTHA P.**

**Also Known As:** PIZANO,MARTA,S  
**SSN:** 000-00-5529  
**Date of Birth:** 11/67  
**Phone:**  
**In File Since:** 10/06

**Current Address:**  
 35090 VAQUERO RD.  
 CATHEDRAL CITY CA. 92234  
 Reported 8/17

**Previous Address:**  
 32795 RANCHO VISTA DR. #3.  
 CATHEDRAL CITY CA. 92234  
 Reported 3/16

**Previous Address:**  
 33570 RANCHO VISTA DR. #C.  
 CATHEDRAL CITY CA. 92234

### EMPLOYMENT

Position	Start:	End:	In File Since:	Effective:
<b>BABYSITTER</b>	Position: BABYSITTER		8/13	8/13
<b>JACK IN THE BOX</b>	Position:		8/09	8/09

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+628</b>	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 16 The total of all balances on your open accounts 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)

Public Records:	0	Collections:	0	Trades:	9	Inquiries:	2
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
<b>Revolving</b>	6	\$3,966	\$3,450	\$2,392	\$0	\$75	31%
<b>Total</b>	<b>9</b>	<b>\$3,966</b>	<b>\$3,450</b>	<b>\$2,392</b>	<b>\$0</b>	<b>\$75</b>	

TRADES

CAPITAL ONE (B 01DTV001) Account # 549110002356 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$850 **Balance:** \$851 **Opened:** 2/08  
**Loan Type:** CREDIT CARD **High Credit:** \$885 **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**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CAPITAL ONE (B 01DTV001) Account # 515593007579 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$499 **Opened:** 2/08  
**Loan Type:** CREDIT CARD **High Credit:** \$571 **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**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CRDT FIRST (A 03835003) Account # 64796 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,600 **Balance:** \$563 **Opened:** 5/12  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,149 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** 1/14 (04) **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** \$263 **Months 1-12:** 111111111111  
**Date:** 1/14 **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CAPITAL ONE (B 01DTV001) Account # 517805725131 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$479 **Opened:** 11/07  
**Loan Type:** CREDIT CARD **High Credit:** \$652 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN25 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

DN RBRT0 JWJ (J 0956X015) Account # 6824 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 4/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$709 **Past Due:** \$0 **Paid:** 3/15  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXX  
**Date:** **Months 13-24:** XXXXXXXXXXXX  
**Months 25-36:** XXXXXXXXXXXX  
**Months 37-48:** XXXXXXXX1111

TRADES

OPORTUNPROG (F 02CX002) Account # 1660134 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 016M **Last Payment:** **Closed:** 7/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

OPORTUNPROG (F 02CX002) Account # 480887 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 1/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111X  
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 354484 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/11  
**Loan Type:** UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 6/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

CAPITAL ONE (B 01DTV205) Account # 515593000815 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$0 **Balance:** \$0 **Opened:** 2/08  
**Loan Type:** CREDIT CARD **High Credit:** \$571 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/10  
**Remarks:** CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 5/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/24/19	LS FINANCING (FLA2613540 CAL)		
9/13/19	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)