



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/25/19 11:01 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Morales, Karina
 Current Address: 16231 Eucalyptus Ave 2
 Bellflower CA.90706

MORALESROJAS , KARINA

Also Known As: ROJASMORALES,KARINA **SSN:** 000-00-2399 **Phone:** **In File Since:** 7/17
Date of Birth: 04/84

Current Address:
 16231 EUCALYPTUS AV. #2.
 BELLFLOWER CA. 90706
 Reported 7/17

EMPLOYMENT

LEMOM FASHION INC **Position:** **Start:** **In File Since:** 7/18
End: **Effective:** 7/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+557	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 72 Too many installment accounts with a delinquent or derogatory payment status 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)

Public Records: 0	Collections: 1	Trades: 7	Inquiries: 8				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$2,341	\$1,062	\$2,160	\$0	\$296	8%
Installment	5	\$2,012	\$0	\$2,012	\$0	\$109	n/a
Closed w/Balance-		n/a	n/a	\$1,880	\$605	\$0	n/a
Total	7	\$4,353	\$1,062	\$6,052	\$605	\$405	

COLLECTIONS

DIVERSIFIED (Y 2BAF001) Account # 83717337 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,026 **Opened:** 7/19
Account Type: OPEN **Balance:** \$2,026 **Paid:**
Responsibility: I **Past Due:** \$2,026 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

LENDIFY FIN (F 02G6T001) Account # 102161916102 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,275 **Opened:** 2/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

OPORTUNPROG (F 02CX002) Account # 2887851 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$605 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$636 **Past Due:** \$605 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 2/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

DN RBRTO JWJ (J 0956X015) Account # 7234 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$1,356 **Opened:** 4/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,491 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** MIN171 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 11
Date:

CURACAO (H 083UH001) Account # 544238 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,062 **Balance:** \$804 **Opened:** 7/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$850 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN125 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (11 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 11111111111
Date:

TRADES

CURACAO (H 083UH001) Account # 5442383800 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,012 **Opened:** 7/18
Loan Type: INSTALLMENT SALES **High Credit:** \$2,012 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 018M109 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 7/19
Remarks:
Update Method: automated
Months 1-12: 1111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (10 Months) 30 60 90 **Amount:**
Date:
Payment Pattern

OportunPROG (F 02CX002) Account # 2613989 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$642 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:
Payment Pattern

LENDIFY FIN (F 02G6T001) Account # 102161916101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 2/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/18
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
 (05 Months) 30 60 90 **Amount:**
Date:
Payment Pattern

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
9/15/19	CURACAO (HLA2456536 CAL)		
8/03/19	DN RBRTO JWJ (JLA2010111 CAL)		
3/02/19	GEORGE CHEVR (AAA5235534 MCH)		
7/26/18	CURACAO (HLA2456536 CAL)		
4/16/18	SPRINT (UKC0000200 ILM)		
2/03/18	LENDIFY FINA (FNC4076411 CAL)		
1/19/18	Oportun/PROG (FNC3435243 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)