



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/25/19 23:02 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-3027  
 Name: Toscano, Lorena  
 Current Address: 3712 SE platt ave Ave  
 lynwood CA.90262

**TOSCANO , LORENA ARACELY**

**Also Known As:** **SSN:** 000-00-7415 **Phone:** **In File Since:** 3/04  
**Date of Birth:** 05/74

**Current Address:**  
 3712 PLATT AV.  
 LYNWOOD CA. 90262  
 Reported 3/09

**Previous Address:**  
 2036 E. EL SEGUNDO BL  
 COMPTON CA. 90222  
 Reported 3/04

**Previous Address:**  
 1347 BLEDSOE LN.  
 LAS VEGAS NV. 89110

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
FRESH FAST FOOD GARDENA, CA.	EMPLOYEE	6/13		8/19	6/19
FIELD FRESH FOODS	SHIPPING	2/13		2/19	1/19

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+666	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 49 Lack of sufficient relevant bankcard or revolving account information 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:	8	Inquiries:	12
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	1	\$0	\$1,000	\$0	\$0	\$0	100%
Installment	7	\$10,348	\$0	\$9,324	\$0	\$529	n/a
<b>Total</b>	<b>8</b>	<b>\$10,348</b>	<b>\$1,000</b>	<b>\$9,324</b>	<b>\$0</b>	<b>\$529</b>	

TRADES

LENDIFY FIN (F 02G6T001) Account # 101353941101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$794 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M110 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X11111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

APOYO FINANC (F 02BZ2001) Account # NOR1637 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,115 **Opened:** 8/19  
**Loan Type:** UNSECURED **High Credit:** \$6,133 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M330 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # NOR1474 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/19  
**Loan Type:** UNSECURED **High Credit:** \$4,825 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 027M **Last Payment:** **Closed:** 8/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5453834000 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,415 **Opened:** 1/19  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,415 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 027M89 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 7/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 545383 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 1/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2716902 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 008M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 627098 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/13  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 018M **Last Payment:** **Closed:** 5/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 244716 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/10  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 9/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/11  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/25/19	LS FINANCING (FLA2613540 CAL)		
9/23/19	LENDIFY FINA (FNC4076411 CAL)		
8/06/19	APOYO FINANC (FNC6038461 CAL)		
6/08/19	APOYO FINANC (FNC6038461 CAL)		
2/09/19	TD AUTO FINA (FDT4113756 MCH)		
2/09/19	GM FINANCIAL (FDF1535129 SCT)		
2/09/19	COAF (FPC1246538 NTL)		
2/09/19	JPMCB AUTO (BCP0006508 NTL)		
2/09/19	PENSKE CHEV (ACH5314264 CHI)		
1/10/19	CURACAO (HLA2456536 CAL)		
5/23/18	LENDIFY FINA (FNC4076411 CAL)		
4/10/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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