



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/27/19 01:19 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-9954  
 Name: Padron, Norma  
 Current Address: 13689 S Borden Ave  
 Sylmar CA.91342

**PADRON , NORMA LETICIA**

**Also Known As:** PADRONHERNANDEZ,NORMA,LETICIA  
**SSN:** 000-00-0654  
**Phone:**  
**Date of Birth:** 03/69  
**In File Since:** 8/13

**Current Address:** 13689 BORDEN AV. SYLMAR CA. 91342  
**Reported 10/13**  
**Previous Address:** 13897 GARRICK AV. SYLMAR CA. 91342  
**Reported 5/17**  
**Previous Address:** 7437 BALBOA BV. VAN NUYS CA. 91406

### EMPLOYMENT

Position	Start/End	In File Since/Effective
LIMPIEZA		12/18
		Effective: 12/18
DAYCARE SERVICES	CHILD CARE	1/16
		Effective: 1/16

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+667	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:	5	Inquiries:	7
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,849	\$2,015	\$1,383	\$0	\$82	31%
Installment	2	\$2,600	\$0	\$1,069	\$0	\$188	n/a
Closed w/Balance-		n/a	n/a	\$1,789	\$246	\$0	n/a
<b>Total</b>	<b>5</b>	<b>\$4,449</b>	<b>\$2,015</b>	<b>\$4,241</b>	<b>\$246</b>	<b>\$270</b>	

TRADES

HC ROYA (F 02919003) Account # 2269 Account Rating R09

**Type:** REVOLVING **Credit Limit:** \$1,889 **Balance:** \$1,789 **Opened:** 9/13

**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,789 **Past Due:** \$246 **Paid:**

**Contract:** CONTRACT **Terms:** **Last Payment:** **Closed:** 5/14

**Responsibility:** I **Charge Off:** **Verified:** 5/14

**Remarks:** UNPAID BALANCE CHARGED OFF **Update Method:** automated

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

**Amount:** **Date:**

CURACAO (H 083UH001) Account # 545231 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$715 **Balance:** \$255 **Opened:** 12/18

**Loan Type:** CHARGE ACCOUNT **High Credit:** \$521 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** MIN45 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 9/19 **Update Method:** automated

**Late Payments (08 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111

**Amount:** **Date:**

WELLS FARGO (B 0908N664) Account # 442644140976 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$1,300 **Balance:** \$1,128 **Opened:** 1/16

**Loan Type:** CREDIT CARD **High Credit:** \$1,328 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** MIN37 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19 **Update Method:** automated

**Late Payments (43 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111

**Amount:** **Date:** **Months 13-24:** 111111111111

**Months 25-36:** 111111111111

**Months 37-48:** 11111111

OportunProg (F 02CX002) Account # 2962085 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,069 **Opened:** 8/18

**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 019M188 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 8/19 **Update Method:** automated

**Late Payments (11 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111

**Amount:** **Date:**

OportunProg (F 02CX002) Account # 2543034 Account Rating I01

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17

**Loan Type:** UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 8/18

**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18 **Update Method:** automated

**Late Payments (07 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111

**Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/27/19	LS FINANCING (FLA2613540 CAL)		
6/11/19	LS FINANCING (FLA2613540 CAL)		
5/24/19	SYNCB/WALMRT (NNY1212732 EAS)		
4/03/19	WF PLL (BDM0090140 ILM)		
12/20/18	CURACAO (HLA2456536 CAL)		

**INQUIRIES**

---

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
7/15/18	LENDIFY FINA (FNC4076411 CAL)		
12/01/17	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)