



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/27/19 16:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0237
 Name: Bu, Claudia
 Current Address: 220 S Jackson St 103
 Glendale CA.91205

BUCRUZ , CLAUDIA EMILIA

Also Known As:

BU,CLAUIDA
 BU,CLAUIDA,E

SSN: 000-00-0237
 Date of Birth: 12/74

Phone:

In File Since: 7/07

Current Address:

220 S. JACKSON ST. #103.
 GLENDALE CA. 91205
 Reported 8/15

Previous Address:

9460 LAUREL CANYON BV. #207.
 ARLETA CA. 91331
 Reported 1/08

Previous Address:

12040 STRATHERN ST. #14.
 NORTH HOLLYWOOD CA. 91605

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
CAUDIAS CLEANING SVS		8/14		11/18	11/18
HOUSE KEEPER	HOUSEKEEPE			2/18	2/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+680	39 Available credit on your open bankcard or revolving accounts is too low 63 Lack of sufficient relevant real estate account information 12 The date that you opened your oldest account is too recent 34 Total of all balances on bankcard or revolving accounts is too high SCORECARD: 09 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:	13	Inquiries:	17
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	5	\$5,849	\$6,859	\$3,988	\$0	\$273	42%
Installment	8	\$18,378	\$0	\$16,194	\$0	\$873	n/a
Total	13	\$24,227	\$6,859	\$20,182	\$0	\$1,146	

TRADES

CURACAO (H 083UH001) Account # 5190433200 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,266 **Opened:** 9/07

Loan Type: INSTALLMENT SALES **High Credit:** \$2,787 **Past Due:** \$0 **Paid:**

Contract: CONTRACT **Terms:** 007M181 **Last Payment:** **Closed:**

Responsibility: I **Charge Off:** **Verified:** 9/19

Remarks:

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(48 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date: **Months 13-24:** 11111111XXX1
Months 25-36: 111111111111X
Months 37-48: XX111

CURACAO (H 083UH001) Account # 519043 Account Rating R01

Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$2,787 **Opened:** 9/07

Loan Type: CHARGE ACCOUNT **High Credit:** \$2,865 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** MIN112 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(41 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111
Date: **Months 13-24:** 11111111X111
Months 25-36: 1111111111111
Months 37-48: 11111

SYNCB/WALMAR (D 0235057X) Account # 603220381285 Account Rating R01

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$371 **Opened:** 8/19

Loan Type: CHARGE ACCOUNT **High Credit:** \$381 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(01 Months) 30 60 90 **Amount:** **Months 1-12:** 1
Date:

LENDIFY FIN (F 02G6T001) Account # 101181735103 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,898 **Opened:** 6/19

Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 034M187 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

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

SYNCB/JCP (D 0235058D) Account # 600889682740 Account Rating R01

Type: REVOLVING **Credit Limit:** \$1,100 **Balance:** \$528 **Opened:** 5/17

Loan Type: CHARGE ACCOUNT **High Credit:** \$1,371 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(27 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111

TRADES

DANIELS JWLS (J 0619L009) Account # 1730117 Account Rating R01
Type: REVOLVING **Credit Limit:** \$959 **Balance:** \$201 **Opened:** 2/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$959 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN84 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

BK OF AMER (B 01597029) Account # 5736 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$101 **Opened:** 6/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$273 **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** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3526517 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,154 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M356 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2612223 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 6/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account # 101181735102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

AAT CAPITAL (F 02FT8001) Account # 6808 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,876 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 057M149 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account # 101181735101 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:** 1/18
Remarks: CLOSED **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2032714 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 1/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/27/19	LS FINANCING (FLA2613540 CAL)		
8/03/19	SYNCB/WALMRT (NNY1212732 EAS)		
6/05/19	BK OF AMER (BNC2428053 FLA)		
5/31/19	LENDIFY FINA (FNC4076411 CAL)		
11/28/18	COAF (FPC1246538 NTL)		
11/28/18	TD AUTO FINA (FDT4113756 MCH)		
11/28/18	JPMCB AUTO (BCP0006508 NTL)		
11/28/18	US BANK (BRK0712001 ILM)		
11/28/18	UNIVERSAL CI (ALA7904554 CAL)		
8/24/18	DANIELS JRLY (JLA2010070 CAL)		
7/09/18	KOHL'S/CAPONE (DMK6368324 WIS)		
4/03/18	LENDIFY FINA (FNC4076411 CAL)		
3/27/18	CAP ONE (BPC2699824 NTL)		
2/25/18	CURACAO (HLA2456536 CAL)		
2/12/18	DANIELS JRLY (JLA2010070 CAL)		
1/17/18	OPORTUN/PROG (FNC3435243 CAL)		
10/18/17	APOYO FINANC (FNC6038461 CAL)		

REPORT SERVICED BY

TRANSUNION
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