



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 9/28/19 13:46 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5818
 Name: Belman, Juana
 Current Address: 4311 S F St
 Oxnard CA.93033

BELMANALCANTAR , JUANA

Also Known As:

BELMAN,JUANA

SSN: 000-00-5818

Phone:

In File Since: 10/12

Date of Birth: 05/70

Current Address:

3411 S. F ST.
 OXNARD CA. 93033
 Reported 11/14

Previous Address:

453 N. JUANITA AV.
 OXNARD CA. 93030
 Reported 10/12

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+659

Explanation

- 12 The date that you opened your oldest account is too recent
 - 14 Lack of sufficient credit history
 - 63 Lack of sufficient relevant real estate account information
 - 85 You have too many inquiries on your credit report
- SCORECARD: 10

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 0 **Trades:** 20 **Inquiries:** 9

Negative Trade Accounts: 0 **Trade Accounts with Any Historical Negatives:** 1 **Occurrence of Historical Negatives:** 2

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$5,806	\$9,224	\$913	\$0	\$51	90%
Installment	13	\$24,463	\$0	\$23,586	\$0	\$1,387	n/a
Total	20	\$30,269	\$9,224	\$24,499	\$0	\$1,438	

TRADES

FEB-RETAIL (B 022ELO20) Account # 763400500467 Account Rating R01
Type: REVOLVING **Credit Limit:** \$4,000 **Balance:** \$0 **Opened:** 5/18
Loan Type: CREDIT CARD **High Credit:** \$773 **Past Due:** \$0 **Paid:** 10/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
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:

BK OF AMER (B 01597029) Account # 9064 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,200 **Balance:** \$25 **Opened:** 1/19
Loan Type: CREDIT CARD **High Credit:** \$1,062 **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** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 9291 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$888 **Opened:** 11/17
Loan Type: CREDIT CARD **High Credit:** \$995 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN26 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

CBNA (B 0292F031) Account # 426937203188 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$952 **Past Due:** \$0 **Paid:** 3/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**

LENDIFY FIN (F 02G6T001) Account # 101117001103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,805 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M187 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 47124248 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,290 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M559 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
 (03 Months) 30 60 90 **Amount:**
Date:

ONEMAIN (F 02FRQ001) Account # 10184305050129131 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,978 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$5,473 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 054M196 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

WELLS FARGO (B 0908N736) Account # 66266208699740001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,018 **Opened:** 8/19
Loan Type: NOTE LOAN **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M154 **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:

OPORTUNPROG (F 02CXY002) Account # 3648432 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,495 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$7,490 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M291 **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:

OPORTUNPROG (F 02CXY002) Account # 2564090 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$6,900 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 7/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 101117001102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **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:

EQUITABLEACC (F 02BJJ002) Account # DU2 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,276 **Balance:** \$0 **Opened:** 1/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,176 **Past Due:** \$0 **Paid:** 5/18
Responsibility: C **Terms:** **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(47 Months) 30 60 90 **Amount:** **Months 13-24:** 111111XX11X2
Date: **Months 25-36:** 111111111111
Months 37-48: X1X1XX2X1X1

LENDIFY FIN (F 02G6T001) Account # 101117001101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX11111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CXY002) Account # 2207780 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 12/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/17
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 02CXY002) Account # 1353024 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 111X1111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 851888 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$3,102 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 8/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11XX11XXX11
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

DN RBRT0 JWJ (J 0956X015) Account # 6845 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 7/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,090 **Past Due:** \$0 **Paid:** 3/15
Responsibility: A **Terms:** **Last Payment:** **Closed:** 4/15
Remarks: **Charge Off:** **Verified:** 4/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
 (09 Months) 30 60 90 **Amount:**
Date:

EQUITABLEACC (F 02BJ002) Account # DU2 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,024 **Balance:** **Opened:** 12/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,024 **Past Due:** **Paid:**
Responsibility: C **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 1/15
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 654532 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 4/14
Remarks: CLOSED **Charge Off:** **Verified:** 4/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
 (09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 529511 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12
Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111X111
 (08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/28/19	LS FINANCING (FLA2613540 CAL)		
5/28/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/01/19	LENDIFY FINA (FNC4076411 CAL)		
1/04/19	BK OF AMER (BNC2428053 FLA)		
10/27/18	LENDIFY FINA (FNC4076411 CAL)		
7/05/18	CREDIT PLUS (ZSM0049997 WIL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/20/18	LENDIFY FINA (FNC4076411 CAL)		
5/11/18	FEB-GENESIS (FPT6125214 WAS)		
11/04/17	BK OF AMER (BNC2428053 FLA)		

REPORT SERVICED BY

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