



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/29/19 16:31 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-2692  
 Name: Santos, Lesli  
 Current Address: 17614 S Lynne COURT Ave  
 204  
 Caynon country CA.91387

**SANTOS , LESLI YADIRA**

**Also Known As:**

SANTOS,LESIYADIRA  
 DUARTE,LESLI  
 SANTOSDUARTE,LESLI,YADIRA

**SSN:** 000-00-2692  
**Date of Birth:** 11/86

**Phone:**

**In File Since:** 12/12

**Current Address:**

17614 LYNNE CT. #204.  
 CANYON COUNTRY CA. 91387  
 Reported 5/18

**Previous Address:**

27309 SARA ST. #201.  
 CANYON COUNTRY CA. 91387  
 Reported 1/17

**Previous Address:**

18211 JAKES WY. #201.  
 CANYON COUNTRY CA. 91387

### EMPLOYMENT

| Employment Type  | Position   | Start/End     | In File Since/Effective                  |
|------------------|------------|---------------|--|
| SELF EMPLOYEED   | HOUSEKEEPE | Start: / End: | In File Since: 12/17<br>Effective: 12/17 |
| HAY CARAMBA REST | COOK       | Start: / End: | In File Since: 2/17<br>Effective: 3/17   |

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

| Type         | Score       | Explanation  |
|--------------|-------------|--|
| VANTAGESCOR3 | <b>+583</b> | 12 The date that you opened your oldest account is too recent<br>65 Lack of sufficient relevant first mortgage account information<br>44 Too many bankcard or revolving accounts with delinquent or derogatory status<br>07 You have too many delinquent or derogatory accounts<br>SCORECARD: 05 |

### CREDIT INFORMATION Summary (Total History)

| Public Records:          | 0         | Collections:                                  | 1              | Trades:                             | 11             | Inquiries:   | 13        |
|--------------------------|-----------|---|----------------|-------------------------------------|----------------|--------------|-----------|
| Negative Trade Accounts: | 2         | Trade Accounts with Any Historical Negatives: | 4              | Occurrence of Historical Negatives: | 11             |              |           |
|                          | Count     | High Credit                                   | Credit Limit   | Balance                             | Past Due       | Payment      | Available |
| Revolving                | 4         | \$1,419                                       | \$1,355        | \$1,419                             | \$0            | \$96         | 0%        |
| Installment              | 7         | \$19,554                                      | \$0            | \$11,528                            | \$0            | \$553        | n/a       |
| Closed w/Balance-        |           | n/a   | n/a            | \$2,849                             | \$1,433        | \$90         | n/a       |
| <b>Total</b>             | <b>11</b> | <b>\$20,973</b>                               | <b>\$1,355</b> | <b>\$15,796</b>                     | <b>\$1,433</b> | <b>\$739</b> |           |

**COLLECTIONS**

|   |                                       |                                 |
|---|---------------------------------------|---------------------------------|
| CREDIT COLL (Y 1GZD005)   | Account # 67213550                    | Account Rating O9B              |
| <b>Original Creditor:</b> INFINITY GENERAL INSURANCE COM(insurance) | <b>Remarks:</b> PLACED FOR COLLECTION | <b>Amount Placed:</b> \$232     |
| <b>Account Type:</b> OPEN   |                                       | <b>Balance:</b> \$232           |
| <b>Responsibility:</b> I  |                                       | <b>Past Due:</b> \$232          |
|   |                                       | <b>Last Payment:</b>            |
|   |                                       | <b>Opened:</b> 11/17            |
|   |                                       | <b>Paid:</b>                    |
|   |                                       | <b>Closed:</b>                  |
|   |                                       | <b>Verified:</b> 9/19           |
|   |                                       | <b>Update Method:</b> automated |
| <b>Delinquency</b>  | <b>Maximum:</b>                       | <b>Payment Pattern</b>          |
|   | <b>Amount:</b>                        | <b>Start Date:</b>              |
|   | <b>Date:</b>                          |                                 |

**TRADES**

|  |                              |                          |
|--|------------------------------|--------------------------|
| BK OF AMER (B 01597029)                  | Account # 2598               | Account Rating R09       |
| <b>Type:</b> REVOLVING                   | <b>Credit Limit:</b> \$1,000 | <b>Balance:</b> \$1,129  |
| <b>Loan Type:</b> CREDIT CARD            | <b>High Credit:</b> \$1,129  | <b>Past Due:</b> \$1,129 |
| <b>Responsibility:</b> I                 | <b>Terms:</b>                | <b>Last Payment:</b>     |
| <b>Remarks:</b> CLOSED BY CREDIT GRANTOR |                              | <b>Charge Off:</b>       |
| <b>Late Payments</b>                     | <b>Delinquency</b>           | <b>Payment Pattern</b>   |
| (Months) 30 60 90                        | <b>Maximum:</b>              | <b>Months 1-12:</b>      |
|  | <b>Amount:</b>               |                          |
|  | <b>Date:</b>                 |                          |

|  |                              |                                   |
|--|------------------------------|-----------------------------------|
| BK OF AMER (B 01597029)                  | Account # 8627               | Account Rating R04                |
| <b>Type:</b> REVOLVING                   | <b>Credit Limit:</b> \$1,500 | <b>Balance:</b> \$1,720           |
| <b>Loan Type:</b> CREDIT CARD            | <b>High Credit:</b> \$1,720  | <b>Past Due:</b> \$304            |
| <b>Responsibility:</b> I                 | <b>Terms:</b> MIN90          | <b>Last Payment:</b>              |
| <b>Remarks:</b> CLOSED BY CREDIT GRANTOR |                              | <b>Charge Off:</b>                |
| <b>Late Payments</b>                     | <b>Delinquency</b>           | <b>Payment Pattern</b>            |
| (26 Months) 1 1 0 30 60 90               | <b>Maximum:</b> 9/19 (04)    | <b>Months 1-12:</b> 321111111111  |
|  | <b>Amount:</b> \$304         | <b>Months 13-24:</b> 111111111111 |
|  | <b>Date:</b> 9/19            | <b>Months 25-36:</b> 11           |

|  |                             |                                    |
|--|-----------------------------|------------------------------------|
| CURACAO (H 083UH001)                         | Account # 5218772000        | Account Rating I01                 |
| <b>Type:</b> INSTALLMENT                     | <b>Credit Limit:</b>        | <b>Balance:</b> \$692              |
| <b>Loan Type:</b> INSTALLMENT SALES CONTRACT | <b>High Credit:</b> \$2,960 | <b>Past Due:</b> \$0               |
| <b>Responsibility:</b> I                     | <b>Terms:</b> 013M51        | <b>Last Payment:</b>               |
| <b>Remarks:</b>                              |                             | <b>Charge Off:</b>                 |
| <b>Late Payments</b>                         | <b>Delinquency</b>          | <b>Payment Pattern</b>             |
| (41 Months) 0 1 3 30 60 90                   | <b>Maximum:</b> 5/16 (05)   | <b>Months 1-12:</b> X11XXXXXXXXXX  |
|  | <b>Amount:</b> \$793        | <b>Months 13-24:</b> XXXXXXXXXXXXX |
|  | <b>Date:</b> 5/16           | <b>Months 25-36:</b> XXXXXXXXXXXXX |
|  |                             | <b>Months 37-48:</b> X5553         |

|                                  |                            |                                    |
|----------------------------------|----------------------------|------------------------------------|
| CURACAO (H 083UH001)             | Account # 521877           | Account Rating R01                 |
| <b>Type:</b> REVOLVING           | <b>Credit Limit:</b> \$755 | <b>Balance:</b> \$755              |
| <b>Loan Type:</b> CHARGE ACCOUNT | <b>High Credit:</b> \$755  | <b>Past Due:</b> \$0               |
| <b>Responsibility:</b> I         | <b>Terms:</b> MIN62        | <b>Last Payment:</b>               |
| <b>Remarks:</b>                  |                            | <b>Charge Off:</b>                 |
| <b>Late Payments</b>             | <b>Delinquency</b>         | <b>Payment Pattern</b>             |
| (41 Months) 0 1 3 30 60 90       | <b>Maximum:</b> 5/16 (05)  | <b>Months 1-12:</b> X11XXXXXXXXXX  |
|                                  | <b>Amount:</b> \$21        | <b>Months 13-24:</b> XXXXXXXXXXXXX |
|                                  | <b>Date:</b> 5/16          | <b>Months 25-36:</b> XXXXXXXXXXXXX |
|                                  |                            | <b>Months 37-48:</b> X5553         |

TRADES

CREDITONEBNK (B 054MR013) Account # 444796235739 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$600 **Balance:** \$664 **Opened:** 6/17  
**Loan Type:** CREDIT CARD **High Credit:** \$664 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN34 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (26 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 11

LENDIFY FIN (F 02G6T001) Account # 101621923102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$546 **Opened:** 7/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 006M100 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

MODERN FINAN (F 0571J004) Account # 10253375 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$10,290 **Opened:** 2/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$16,094 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M402 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (30 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111

LENDIFY FIN (F 02G6T001) Account # 101621923101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 7/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

MODERN FINAN (F 0571J004) Account # 10247286 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$10,388 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 048M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (47 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

**TRADES**

OPORTUNPROG (F 02CX002) Account # 1115190 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14  
**Loan Type:** UNSECURED **High Credit:** \$3,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 025M **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111112111111  
(24 Months) 30 60 90 **Amount:** **Months 13-24:** X1XX11X11111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 789381 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M **Last Payment:** **Closed:** 12/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11XX11111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

| Date     | Subscriber Name (Code)        | Type | Amount |
|----------|-------------------------------|------|--------|
| 9/29/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 7/27/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 3/29/19  | APOYO FINANC (FNC6038461 CAL) |      |        |
| 2/23/19  | CAP ONE (BPC2699824 NTL)      |      |        |
| 2/09/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 2/07/19  | OPORTUN/PROG (FNC3435243 CAL) |      |        |
| 1/24/19  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 8/23/18  | OPORTUN/PROG (FNC3435243 CAL) |      |        |
| 8/12/18  | CURACAO (HLA2456536 CAL)      |      |        |
| 3/09/18  | OPORTUN/PROG (FNC3435243 CAL) |      |        |
| 12/17/17 | CURACAO (HLA2456536 CAL)      |      |        |
| 11/15/17 | CAP ONE (BPC2699824 NTL)      |      |        |
| 10/03/17 | OPORTUN/PROG (FNC3435243 CAL) |      |        |

**REPORT SERVICED BY**

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
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