



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 9/29/19 16:34 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: sanchez, Guadalupe  
 Current Address: 475 E Main St  
 San Jacinto CA.92583

**TRANSUNION CONSUMER CREDIT REPORT**

**SANCHEZPADILLA , GUADALUPE**

**Also Known As:**

SANCHEZPADILLA, GUADALUP  
 SANCHEZ, GUADALUPE  
 PADILLA, GUADALUPE, SANCHEZ

**SSN:** 000-00-7486

**Phone:**

**In File Since:** 12/12

**Date of Birth:** 01/88

**Current Address:**

475 E. MAIN ST.  
 SAN JACINTO CA. 92583

**Reported 4/17**

**Previous Address:**

22026 ELAINE AV.  
 HAWAIIAN GARDENS CA. 90716

**Reported 12/12**

**EMPLOYMENT**

**ROSS DISTRIBUTION**

**Position:**

**Start:**

**In File Since:** 8/19

**End:**

**Effective:** 8/19

**ROADS DISTRIBUTION CENTER**

**Position:** MARKER

**Start:**

**In File Since:** 1/19

**End:**

**Effective:** 1/19

**ALERTS AND SPECIAL MESSAGES**

**Type**

**Explanation**

**ID MISMATCH ALERT**

4 INQUIRIES IN THE LAST 60 DAYS

**FRAUD ALERT**

#HK#IFCRA INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT

**SCORING**

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+593**

- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 06 You have too many accounts that were opened recently
- 04 The balances on your accounts are too high compared to loan amounts

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)**

<b>Public Records:</b>	0	<b>Collections:</b>	1	<b>Trades:</b>	7	<b>Inquiries:</b>	11
<b>Negative Trade Accounts:</b>	0	<b>Trade Accounts with Any Historical Negatives:</b>	0	<b>Occurrence of Historical Negatives:</b>	0		
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Revolving</b>	3	\$963	\$1,100	\$892	\$0	\$92	19%
<b>Installment</b>	4	\$22,212	\$0	\$16,196	\$0	\$723	n/a
<b>Total</b>	<b>7</b>	<b>\$23,175</b>	<b>\$1,100</b>	<b>\$17,088</b>	<b>\$0</b>	<b>\$815</b>	

**COLLECTIONS**

DESIGN REC (Y 23N4001)	Account # HLTHCHGR15430611	Account Rating O9B
<b>Original Creditor:</b> MEDICAL(medicalOrHealthCare)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$3,931
<b>Account Type:</b> OPEN		<b>Balance:</b> \$4,479
<b>Responsibility:</b> I		<b>Past Due:</b> \$4,479
		<b>Last Payment:</b>
		<b>Opened:</b> 4/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Payment Pattern Start Date:</b>
	<b>Date:</b>	

**TRADES**

FST PREMIER (B 041PF015)	Account # 517800681142	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$400	<b>Balance:</b> \$430
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$430	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN31	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (03 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Months 1-12:</b> 111
	<b>Date:</b>	<b>Update Method:</b> automated

BK OF AMER (B 01597029)	Account # 2650	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$500	<b>Balance:</b> \$423
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$494	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN36	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (01 Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Months 1-12:</b> 1
	<b>Date:</b>	<b>Update Method:</b> automated

GREENDOTBANK (B 02FTB001)	Account # 400421005017	Account Rating R01
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$200	<b>Balance:</b> \$39
<b>Loan Type:</b> SECURED CREDIT CARD	<b>High Credit:</b> \$39	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> MIN25	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Payment Pattern</b>
0 0 0 30 60 90	<b>Maximum Amount:</b>	<b>Months 1-12:</b>
	<b>Date:</b>	<b>Update Method:</b> automated

TRADES

TOYOTA MTR (Q 04176102) Account # 10272VS315 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$14,106 **Opened:** 1/19  
**Loan Type:** AUTO LEASE **High Credit:** \$18,137 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 036M503 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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 # 3052341 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,090 **Opened:** 10/18  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M220 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

CHECKNGO/AXF (F 02GHA001) Account # 47394385 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/19  
**Loan Type:** UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 017M **Last Payment:** **Closed:** 8/19  
**Remarks:** CLOSED **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 02CX002) Account # 2378903 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**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
9/29/19	LS FINANCING (FLA2613540 CAL)		
9/09/19	CB INDIGO (BPT4997215 WAS)		
9/02/19	LENDIFY FINA (FNC4076411 CAL)		
8/12/19	COAF (FPC1246538 NTL)		
8/12/19	JPMCB AUTO (BCP0006508 NTL)		
7/28/19	CHECKNGO/AXF (FCI1430459 DAY)		
7/28/19	LENDIFY FINA (FNC4076411 CAL)		
3/15/19	CAP ONE (BPC2699824 NTL)		
1/25/19	COAF (FPC1246538 NTL)		
1/24/19	JOHN ELWAY'S (ALA2677213 CAL)		
9/22/18	CAP ONE (BPC2699824 NTL)		

**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)