



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/01/19 11:02 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6560
 Name: zepeda, alicia
 Current Address: 9602 Dr 8
 garden grove CA.92841

ZEPEDALINARES , ALICIA

Also Known As:

ZEPEDA,ALICIA

SSN: 000-00-9876
Date of Birth: 04/92

Phone:

In File Since: 6/12

Current Address:

9602 MAUREEN DR. #8.
 GARDEN GROVE CA. 92841
 Reported 10/18

Previous Address:

11532 STUART DR. #3.
 GARDEN GROVE CA. 92843
 Reported 5/12

EMPLOYMENT

WORLD TRADE

Position: OPERATOR

Start:

In File Since: 3/19

End:

Effective: 3/19

W T P C INC

Position: MACHINE OPERATOR

Start:

In File Since: 2/19

End:

Effective: 12/18

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

4 INQUIRIES IN THE LAST 60 DAYS

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+639

Explanation

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:** 8 **Inquiries:** 22

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	\$938	\$1,000	\$377	\$0	\$50	62%
Installment	5	\$2,606	\$0	\$1,757	\$0	\$373	n/a
Total	8	\$3,544	\$1,000	\$2,134	\$0	\$423	

TRADES

VEROS CREDIT (F 02DELO01) Account # 15905278 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: AUTOMOBILE **High Credit:** \$17,181 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 054M **Last Payment:** **Closed:** 12/15
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 12/15
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

BK OF AMER (B 01597029) Account # 6963 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$282 **Opened:** 8/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$282 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CURACAO (H 083UH001) Account # 545060 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$95 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$95 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12: X11111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CURACAO (H 083UH001) Account # 5450600000 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$779 **Opened:** 12/18
Loan Type: INSTALLMENT SALES **High Credit:** \$1,246 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 005M156 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12: X11111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (09 Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131520755101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$300 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3404500 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$678 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,060 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M151 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3113468 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

DN RBRTO JWL (J 0956X015) Account # 7077 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$561 **Past Due:** \$0 **Paid:** 1/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
9/30/19	LENDIFY FINA (FNC4076411 CAL)		
9/08/19	LENDIFY FINA (FNC4076411 CAL)		
8/30/19	LENDIFY FINA (FNC4076411 CAL)		
8/29/19	BK OF AMER (BNC2428053 FLA)		
3/17/19	EXETER FIN (FDF1654822 SCT)		
3/17/19	JPMCB AUTO (BCP0006508 NTL)		
3/17/19	COAF (FPC1246538 NTL)		
3/17/19	ELMORE TOYOT (ALA6024249 CAL)		
3/04/19	PRESTIGE FIN (FUT2467142 MWB)		
3/04/19	EXETER FIN (FDF1654822 SCT)		
3/04/19	REGIONAL ACC (BNC2081415 FLA)		
3/03/19	JPMCB AUTO (BCP0006508 NTL)		
3/02/19	COAF (FPC1246538 NTL)		
2/02/19	COAF (FPC1246538 NTL)		
2/02/19	FREEWAY HOND (ALA4997528 CAL)		
12/01/18	CURACAO (HLA2456536 CAL)		
11/14/18	TOYOTA PLACE (ACH9645459 CHI)		
10/26/18	OPORTUN/PROG (FNC3435243 CAL)		
10/26/18	LENDIFY FINA (FNC4076411 CAL)		
3/19/18	BK OF AMER (BPH3346328 EAS)		
1/27/18	TOYOTA PLACE (ACH9645459 CHI)		

REPORT SERVICED BY

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