



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/01/19 11:05 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4425  
 Name: Ramirez, Maria  
 Current Address: 12548 14th St  
 Oak Glen CA.92399

**RAMIREZ , MARIA G.**

**Also Known As:** RAMIREZ,MARIA,GUADALUPE  
**SSN:** 000-00-4651  
**Date of Birth:** 07/79  
**Phone:**  
**In File Since:** 1/08

**Current Address:** 12548 14TH ST.  
 YUCAIPA CA. 92399  
**Reported 7/14**  
**Previous Address:** 12544 14TH ST.  
 YUCAIPA CA. 92399  
**Reported 1/08**

### EMPLOYMENT

**SELFEMPLOYEE**  
**Position:** HOUSEKEEPE  
**Start:**  
**End:**  
**In File Since:** 5/09  
**Effective:** 5/09

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
<b>ID MISMATCH ALERT</b>	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+658</b>	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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> 0	<b>Trades:</b> 9	<b>Inquiries:</b> 4				
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 2	<b>Occurrence of Historical Negatives:</b> 48					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Revolving</b>	5	\$5,742	\$5,730	\$3,907	\$0	\$182	32%
<b>Installment</b>	4	\$3,756	\$0	\$363	\$0	\$136	n/a
<b>Total</b>	<b>9</b>	<b>\$9,498</b>	<b>\$5,730</b>	<b>\$4,270</b>	<b>\$0</b>	<b>\$318</b>	

TRADES

FAMSA (F 026E7001) Account # 722010403505435 Account Rating R05  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 12/11  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,081 **Past Due:** **Paid:**  
 CONTRACT **Terms:** 015M177 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 8/17  
**Remarks:**  
**Update Method:** automated  
**Late Payments** 0 0 47 **Delinquency** **Maximum:** 2/13 (05) **Payment Pattern** **Months 1-12:** 55X555555555  
 (48 Months) 30 60 90 **Amount:** **Months 13-24:** 5555555555555  
**Date:** 2/13 **Months 25-36:** 5555555555555  
**Months 37-48:** 5555555555555

BK OF AMER (B 01597029) Account # 9515 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$578 **Opened:** 6/19  
**Loan Type:** CREDIT CARD **High Credit:** \$851 **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:** 11  
 (02 Months) 30 60 90 **Amount:**  
**Date:**

BK OF AMER (B 01597029) Account # 7676 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$4,000 **Balance:** \$3,263 **Opened:** 9/16  
**Loan Type:** CREDIT CARD **High Credit:** \$4,726 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN119 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111  
 (35 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111111  
**Date:** **Months 25-36:** 11111111111

CURACAO (H 083UH001) Account # 519938 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$550 **Balance:** \$0 **Opened:** 12/07  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**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:** X1111111111111  
 (41 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111X1111  
**Date:** **Months 25-36:** 1111111111111  
**Months 37-48:** 11111

SYNCB/JCP (D 0235058D) Account # 600889689668 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$180 **Balance:** \$66 **Opened:** 5/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$165 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN38 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 2111  
 (04 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CX002) Account # 2978693 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$363 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M136 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/TOYS (D 0235065S) Account # 604586100844 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 6/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$587 **Past Due:** \$0 **Paid:** 5/18  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 7/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111X11  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2277467 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **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:** 1111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5199385800 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/07  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$281 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 006M **Last Payment:** **Closed:** 4/16  
**Responsibility:** I **Charge Off:** **Verified:** 4/16  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(48 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/19	LS FINANCING (FLA2613540 CAL)		
10/01/19	LENDIFY FINA (FNC4076411 CAL)		
6/29/19	BK OF AMER (BNC2428053 FLA)		
8/22/18	OPORTUN/PROG (FNC3435243 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
(800) 888-4213  
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