



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

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9340
 Name: Banda, Olga
 Current Address: 1003 W 9th St 4
 Pomona CA.91766

BANDA , OLGA GUADALUPE

Also Known As: BANDALOPEZ,OLGA,GUADALUPE **SSN:** 000-00-2569 **Phone:** **In File Since:** 6/13
Date of Birth: 08/67

Current Address: 1003 W. 9TH ST. #4. POMONA CA. 91766 **Reported 2/17**
Previous Address: 1512 W. MISSION BV. #20. POMONA CA. 91766 **Reported 6/13**

EMPLOYMENT

WELL & FIT ADULT DAY HEALTH CA **Position:** AYUDANTE DE COCINA **Start:** 10/12 **In File Since:** 11/18
End: **Effective:** 11/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+624	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment 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)

Public Records: 0	Collections: 1	Trades: 17	Inquiries: 8				
Negative Trade Accounts: 2	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 11					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,137	\$1,375	\$339	\$0	\$34	75%
Installment	13	\$5,492	\$0	\$3,509	\$0	\$299	n/a
Closed w/Balance	-	n/a	n/a	\$1,838	\$521	\$0	n/a
Total	17	\$6,629	\$1,375	\$5,686	\$521	\$333	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 6894137	Account Rating O9P
Original Creditor: SPEEDY CASH 2(financial)	Remarks: PAID COLLECTION	Amount Placed: \$90
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

SYNCB/NETWRK (B 0561R006)	Account # 650172363428	Account Rating R09
Type: REVOLVING	Credit Limit: \$1,500	Balance: \$1,002
Loan Type: CHARGE ACCOUNT	High Credit: \$1,546	Past Due: \$521
Responsibility: I	Terms:	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum: Amount: Date:
30 60 90		Payment Pattern Months 1-12:

LENDIFY FIN (F 02G6T001)	Account # 101269045101	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$836
Loan Type: UNSECURED	High Credit: \$1,600	Past Due: \$0
Responsibility: I	Terms: 019M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Update Method: automated
Late Payments (Months)	Delinquency	Maximum: Amount: Date:
30 60 90		Payment Pattern Months 1-12:

CURACAO (H 083UH001)	Account # 536832	Account Rating R01
Type: REVOLVING	Credit Limit: \$1,375	Balance: \$339
Loan Type: CHARGE ACCOUNT	High Credit: \$1,137	Past Due: \$0
Responsibility: I	Terms: MIN34	Last Payment:
Remarks:		Charge Off:
		Update Method: automated
Late Payments (41 Months)	Delinquency	Maximum: Amount: Date:
0 0 0 30 60 90		Payment Pattern Months 1-12: X111111111111 Months 13-24: 11111111X111 Months 25-36: 111111111111 Months 37-48: 11111

CURACAO (H 083UH001)	Account # 5368326500	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$61
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$1,058	Past Due: \$0
Responsibility: I	Terms: 006M9	Last Payment:
Remarks:		Charge Off:
		Update Method: automated
Late Payments (41 Months)	Delinquency	Maximum: Amount: Date:
3 2 0 30 60 90		Payment Pattern Months 1-12: X11121323211 Months 13-24: 11111111X111 Months 25-36: 111111111111 Months 37-48: 11111

TRADES

APOYO FINANC (F 02BZ2001)		Account #FON1221		Account Rating I01	
Type: INSTALLMENT		Credit Limit:		Balance: \$2,737	
Loan Type: UNSECURED		High Credit: \$3,317		Past Due: \$0	
Responsibility: I		Terms: 020M226		Last Payment:	
Remarks:				Charge Off:	
Late Payments 0 0 0 Delinquency		Maximum:		Payment Pattern	
(05 Months) 30 60 90		Amount:		Update Method: automated	
		Date:		Months 1-12: 11111	
OportunProg (F 02CXY002)		Account #3186854		Account Rating I01	
Type: INSTALLMENT		Credit Limit:		Balance: \$711	
Loan Type: UNSECURED		High Credit: \$1,117		Past Due: \$0	
Responsibility: I		Terms: 026M64		Last Payment:	
Remarks:				Charge Off:	
Late Payments 0 0 0 Delinquency		Maximum:		Payment Pattern	
(07 Months) 30 60 90		Amount:		Update Method: automated	
		Date:		Months 1-12: X111111	
SYNCB/WALMAR (D 0235057X)		Account #603220373245		Account Rating R01	
Type: REVOLVING		Credit Limit: \$800		Balance: \$0	
Loan Type: CHARGE ACCOUNT		High Credit: \$0		Past Due: \$0	
Responsibility: I		Terms:		Last Payment:	
Remarks: CLOSED BY CREDIT GRANTOR				Charge Off:	
Late Payments 0 0 0 Delinquency		Maximum:		Payment Pattern	
(26 Months) 30 60 90		Amount:		Update Method: automated	
		Date:		Months 1-12: 111111111111	
				Months 13-24: 111111111111	
				Months 25-36: 11	
APOYO FINANC (F 02BZ2001)		Account #FON495		Account Rating I01	
Type: INSTALLMENT		Credit Limit:		Balance: \$0	
Loan Type: UNSECURED		High Credit: \$4,856		Past Due: \$0	
Responsibility: I		Terms: 026M		Last Payment:	
Remarks: CLOSED				Charge Off:	
Late Payments 0 0 0 Delinquency		Maximum:		Payment Pattern	
(13 Months) 30 60 90		Amount:		Update Method: automated	
		Date:		Months 1-12: 111111111111	
				Months 13-24: 1	
OportunProg (F 02CXY002)		Account #2306061		Account Rating I01	
Type: INSTALLMENT		Credit Limit:		Balance: \$0	
Loan Type: UNSECURED		High Credit: \$2,600		Past Due: \$0	
Responsibility: I		Terms: 019M		Last Payment:	
Remarks: ACCOUNT CLOSED DUE TO REFINANCE				Charge Off:	
Late Payments 3 2 0 Delinquency		Maximum: 10/18 (03)		Payment Pattern	
(16 Months) 30 60 90		Amount: \$217		Update Method: automated	
		Date: 10/18		Months 1-12: 332211111211	
				Months 13-24: 1111	

TRADES

SYNCB/HDNAHF (F 0999207W) Account # 603461170737 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,000 **Balance:** \$0 **Opened:** 10/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,221 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/17
Remarks: CREDIT CARD LOST OR STOLEN **Charge Off:** **Verified:** 2/18
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111112
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

APOYO FINANC (F 02BZ2001) Account # FON186 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M **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:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # FON86 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1459711 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$954 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 11/16
Remarks: CLOSED **Charge Off:** **Verified:** 11/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

PRMR AUTO CR (F 028WB001) Account # 1000081928 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: AUTOMOBILE **High Credit:** \$6,584 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 036M **Last Payment:** **Closed:** 11/15
Remarks: CLOSED **Charge Off:** **Verified:** 11/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1077721 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$1,775 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/15
Remarks: CLOSED **Charge Off:** **Verified:** 10/15
Update Method: automated
Months 1-12: 11X1111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 796165 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 11/14
Remarks: CLOSED **Charge Off:** **Verified:** 11/14
Update Method: automated
Months 1-12: X11XX11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 660344 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/13
Remarks: CLOSED **Charge Off:** **Verified:** 12/13
Update Method: automated
Months 1-12: 11111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/02/19	LS FINANCING (FLA2613540 CAL)		
9/03/19	LENDIFY FINA (FNC4076411 CAL)		
6/09/19	CURACAO (HLA2456536 CAL)		
5/27/19	LENDIFY FINA (FNC4076411 CAL)		
11/19/18	APOYO FINANC (FNC6038461 CAL)		
2/17/18	APOYO FINANC (FNC6038461 CAL)		
12/08/17	CREDCO (ZCO8256078 CAL)		
12/08/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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