



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/08/19 14:11 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Escobar , Ana
 Current Address: 961 Rimapu Ave
 Corona CA.92879

ESCOBAR , ANA CAROLINA

Also Known As: ESCOBARGUZMAN,ANA,CAROLINA
 SSN: 000-00-8971
 Date of Birth: 11/81
 Phone:
 In File Since: 9/10

Current Address:
 961 RIMPAU AV. #205.
 CORONA CA. 92879
 Reported 10/17

Previous Address:
 3478 EVENING STAR CI.
 CORONA CA. 92881
 Reported 8/16

Previous Address:
 916 12 W 7TH ST.
 CORONA CA. 92882

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
WOOD RANCH CORONA LP	EMPLOYEE	1/16		7/18	1/18
TAPATIO MARKET	COOKS			9/10	9/10

SCORING

Type	Score	Explanation
VANTAGESCOR3	+594	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 04 The balances on your accounts are too high compared to loan amounts 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:	0	Trades:	13	Inquiries:	19
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$508	\$550	\$0	\$0	\$0	100%
Installment	12	\$16,172	\$0	\$13,602	\$1,094	\$1,113	n/a
Total	13	\$16,680	\$550	\$13,602	\$1,094	\$1,113	

TRADES

CURACAO (H 083UH001) Account # 5443594300 Account Rating I02

Type: INSTALLMENT **Credit Limit:** **Balance:** \$420 **Opened:** 8/18

Loan Type: INSTALLMENT SALES **High Credit:** \$590 **Past Due:** \$105 **Paid:**

Contract: CONTRACT **Terms:** 009M40 **Last Payment:** **Closed:**

Responsibility: I **Charge Off:** **Verified:** 9/19

Remarks:

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(07 Months) 30 60 90 **Amount:** **Months 1-12:** X111111
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47137195 Account Rating I02

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,505 **Opened:** 5/19

Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$989 **Paid:**

Responsibility: I **Terms:** 017M428 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

OPORTUNPROG (F 02CXY002) Account # 2710368 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,529 **Opened:** 3/18

Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 028M181 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(17 Months) 30 60 90 **Amount:** **Months 1-12:** 1X1111111111
Date: **Months 13-24:** 11111

CURACAO (H 083UH001) Account # 544359 Account Rating R01

Type: REVOLVING **Credit Limit:** \$550 **Balance:** \$0 **Opened:** 8/18

Loan Type: CHARGE ACCOUNT **High Credit:** \$508 **Past Due:** \$0 **Paid:** 2/19

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(10 Months) 30 60 90 **Amount:** **Months 1-12:** X111111211
Date:

LENDIFY FIN (F 02G6T001) Account # 101401414101 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,916 **Opened:** 3/19

Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 034M190 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 8/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

TRADES

APOYO FINANC (F 02BZ2001) Account #COR1274 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,232 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$5,502 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M274 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #COR878 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$4,688 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 020M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(09 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account #COR674 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
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 #2118743 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 3/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account #1770349 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16
Loan Type: UNSECURED **High Credit:** \$742 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002)		Account # 522804		Account Rating 101	
Type: INSTALLMENT		Credit Limit:		Balance: \$0	
Loan Type: UNSECURED		High Credit: \$1,565		Past Due: \$0	
Responsibility: I		Terms: 014M		Last Payment:	
Remarks: CLOSED				Charge Off:	
Late Payments 0 0 0		Delinquency		Payment Pattern	
(15 Months) 30 60 90		Maximum:		Update Method: automated	
		Amount:		Months 1-12: 111111111111X	
		Date:		Months 13-24: 111	
OPORTUNPROG (F 02CX002)		Account # 388589		Account Rating 101	
Type: INSTALLMENT		Credit Limit:		Balance: \$0	
Loan Type: UNSECURED		High Credit: \$1,300		Past Due: \$0	
Responsibility: I		Terms: 012M		Last Payment:	
Remarks: CLOSED				Charge Off:	
Late Payments 0 0 0		Delinquency		Payment Pattern	
(09 Months) 30 60 90		Maximum:		Update Method: automated	
		Amount:		Months 1-12: 1111111111	
		Date:			
OPORTUNPROG (F 02CX002)		Account # 334924		Account Rating 101	
Type: INSTALLMENT		Credit Limit:		Balance: \$0	
Loan Type: UNSECURED		High Credit: \$525		Past Due: \$0	
Responsibility: I		Terms: 007M		Last Payment:	
Remarks: CLOSED				Charge Off:	
Late Payments 0 0 0		Delinquency		Payment Pattern	
(03 Months) 30 60 90		Maximum:		Update Method: automated	
		Amount:		Months 1-12: X11	
		Date:			

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/08/19	LS FINANCING (FLA2613540 CAL)		
9/26/19	CAPITAL ONE (BPC3575459 NTL)		
7/02/19	CAPITAL ONE (BPC3575459 NTL)		
5/31/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/16/19	CHECKNGO/AXF (FCI1430459 DAY)		
5/10/19	CHECKNGO/AXF (FCI1430459 DAY)		
4/22/19	APOYO FINANC (FNC6038461 CAL)		
2/26/19	LENDIFY FINA (FNC4076411 CAL)		
10/29/18	WF PLL (BDM0090140 ILM)		
8/23/18	CURACAO (HLA2456536 CAL)		
7/19/18	APOYO FINANC (FNC6038461 CAL)		
6/14/18	SYNCB (NDY1263431 DAY)		
6/13/18	LENDIFY FINA (FNC4076411 CAL)		
6/11/18	AMERICAN EXP (BUT3236957 MWB)		
6/06/18	SPRINT (UKC0000200 ILM)		
3/27/18	OPORTUN/PROG (FNC3435243 CAL)		
1/29/18	PAYPALCREDIT (FMA6306347 EAS)		
1/23/18	APOYO FINANC (FNC6038461 CAL)		
10/27/17	SYNCB/TJX DC (BNY4597847 EAS)		

REPORT SERVICED BY

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