



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/02/19 12:44 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5759
 Name: Hidalgo, Beatriz
 Current Address: 6707 S Makee Ave C
 LOS ANGELES CA.90001

HIDALGO , BEATRIZ YAJAIRA

Also Known As: HIDALGOBLANCAS,BEATRIZ,YAJAIRA
SSN: 000-00-9921 **Phone:**
Date of Birth: 12/92 **In File Since:** 5/13

Current Address:
 1740 E. 64TH ST.
 LOS ANGELES CA. 90001
 Reported 1/16

Previous Address:
 6707 MAKEE AV. #C.
 LOS ANGELES CA. 90001
 Reported 9/19

Previous Address:
 1740 12 E 64TH ST.
 LOS ANGELES CA. 90001

EMPLOYMENT

| Employer | Position | Start | End | In File Since | Effective |
|-----------------------------------|-----------|-------|-----|---------------|-----------|
| SOCAL GARMENT LOS ANGELES, CA. | | | | 6/17 | 10/16 |
| ELIS FASHION | WAREHOUSE | | | 5/13 | 5/13 |

ALERTS AND SPECIAL MESSAGES

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

SCORING

| Type | Score | Explanation |
|--------------|-------------|---|
| VANTAGESCOR3 | +623 | 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 49 Lack of sufficient relevant bankcard or revolving 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: | 6 | Inquiries: | 5 |
|--------------------------|----------|---|--------------|-------------------------------------|------------|-------------|-----------|
| Negative Trade Accounts: | 2 | Trade Accounts with Any Historical Negatives: | 2 | Occurrence of Historical Negatives: | 4 | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Revolving | 1 | \$455 | \$455 | \$0 | \$0 | \$0 | 100% |
| Installment | 5 | \$658 | \$0 | \$658 | \$0 | \$46 | n/a |
| Closed w/Balance- | | n/a | n/a | \$799 | \$0 | \$0 | n/a |
| Total | 6 | \$1,113 | \$455 | \$1,457 | \$0 | \$46 | |

TRADES

LENDIFY FIN (F 02G6T001) Account # 101062856101 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$799 **Opened:** 11/16

Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 11/17

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

OPORTUNPROG (F 02CX002) Account # 2503425 Account Rating I9P

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17

Loan Type: UNSECURED **High Credit:** \$1,518 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 2/18

Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 2/18

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

CURACAO (H 083UH001) Account # 5406007400 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$658 **Opened:** 10/16

Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$658 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 014M46 **Last Payment:** **Closed:**

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

Update Method: automated

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**

Amount: **Date:**

CURACAO (H 083UH001) Account # 540600 Account Rating R01

Type: REVOLVING **Credit Limit:** \$455 **Balance:** \$0 **Opened:** 10/16

Loan Type: CHARGE ACCOUNT **High Credit:** \$455 **Past Due:** \$0 **Paid:** 11/18

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

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

Update Method: automated

Late Payments (34 Months) 3 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111111111

Amount: **Date:** **Months 13-24:** 11111121X221

Months 25-36: 1111111111

OPORTUNPROG (F 02CX002) Account # 1947429 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16

Loan Type: UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 11/17

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/17

Update Method: automated

Late Payments (12 Months) 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 2111111111111

Amount: **Date:**

TRADES

OPORTUNPROG (F 02CXY002) Account # 1699029 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|----------|-------------------------------|------|--------|
| 10/02/19 | LS FINANCING (FLA2613540 CAL) | | |
| 10/02/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 10/02/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 8/30/19 | CURACAO (HLA2456536 CAL) | | |
| 1/04/19 | LENDIFY FINA (FNC4076411 CAL) | | |

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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