



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/04/19 11:11 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3038
 Name: Patricio , Zulyma
 Current Address: 3929 E Orange ave. St
 San Diego CA.92105

PATRICIO , ZULYMA

Also Known As:

PATRICIO,ZULEMA
 ZULYMA,PATRICIO

SSN: 000-00-0285
 Date of Birth: 10/77

Phone:

In File Since: 11/95

Current Address:

3929 ORANGE AV.
 SAN DIEGO CA. 92105
 Reported 12/14

Previous Address:

3501 DORCHESTER DR.
 SAN DIEGO CA. 92123
 Reported 1/06

Previous Address:

4118 32ND ST.
 SAN DIEGO CA. 92104

EMPLOYMENT

FEAST LE CAFE

Position:

Start:

End:

In File Since: 1/17

Effective: 1/17

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+534

Explanation

- 12 The date that you opened your oldest account is too recent
 - 14 Lack of sufficient credit history
 - 63 Lack of sufficient relevant real estate account information
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
- SCORECARD: 10
 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: 11 Inquiries: 9

Negative Trade Accounts: 0 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$2,729	\$3,600	\$2,470	\$0	\$230	31%
Installment	4	\$18,790	\$0	\$16,090	\$0	\$582	n/a
Total	11	\$21,519	\$3,600	\$18,560	\$0	\$812	

TRADES

FOREMAN FIN (F 0212Z001) Account # 1031933 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,005 **Opened:** 2/18
Loan Type: AUTOMOBILE **High Credit:** \$8,621 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M249 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111
Date:

FST PREMIER (B 041PF015) Account # 517800680604 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$686 **Opened:** 6/19
Loan Type: CREDIT CARD **High Credit:** \$746 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN49 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

CB INDIGO (B 022EL023) Account # 510004597333 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$36 **Opened:** 8/19
Loan Type: CREDIT CARD **High Credit:** \$75 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN36 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

SYNCB/CHEVRO (O 0235064X) Account # 706159201546 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$341 **Opened:** 5/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$341 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

SYNCB/CARECR (F 0999206T) Account # 601918363964 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$671 **Opened:** 3/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$743 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TRADES

CREDITONEBNK (B 054MR013) Account # 444796245334 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$277 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$326 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

SYNCB/WALMAR (D 0235057X) Account # 603220381051 Account Rating R01
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$192 **Opened:** 8/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$195 **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:** 1
(01 Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805754908 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$267 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$303 **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:** 111
(03 Months) 30 60 90 **Amount:**
Date:

CIG FINCL (F 01BMX001) Account # 2312421 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,085 **Opened:** 2/19
Loan Type: AUTOMOBILE **High Credit:** \$10,169 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 042M333 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

FOREMAN FIN (F 0212Z001) Account # 1015835 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: AUTOMOBILE **High Credit:** \$8,541 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 042M **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:** 111111111111
(41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

TRADES

OportunProg (F02CX002) Account # 307512 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/11

Loan Type: UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 12/11

Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/11

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/04/19	LS FINANCING (FLA2613540 CAL)		
10/02/19	LENDIFY FINA (FNC4076411 CAL)		
8/06/19	CB INDIGO (BPT4997215 WAS)		
8/01/19	LENDIFY FINA (FNC4076411 CAL)		
8/01/19	SYNCB/WALMRT (NNY1212732 EAS)		
5/13/19	SYNCB/CHEVRN (BNY2754256 EAS)		
5/06/19	CAPITAL ONE (BPC3575459 NTL)		
3/03/19	SYNCB (NDY1263431 DAY)		
2/23/18	FOREMAN FINA (FLA4033546 CAL)		

REPORT SERVICED BY

TRANSUNION
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