



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/04/19 17:29 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1076  
 Name: Escobar, Tomasa  
 Current Address: 33560 5 Th  
 Union City CA.94587

**ESCOBAR SR, TOMASA**

Also Known As:

SSN: 000-00-0000  
 Date of Birth: 03/88

Phone:

In File Since: 2/07

#### Current Address:

33560 5TH ST.  
 UNION CITY CA. 94587  
 Reported 3/10

#### Previous Address:

1346 S. KING RD.  
 SAN JOSE CA. 95122  
 Reported 2/07

#### Previous Address:

3105 MOUNT VISTA DR.  
 SAN JOSE CA. 95127

### EMPLOYMENT

**MC DONALDS**

UNION CITY, CA.

Position: LABOR

Start:

End:

In File Since: 12/16

Effective: 3/14

**40 HOURS AGENCY**

FREMONT, CA.

Position: EMPLEADA

Start: 5/15

End:

In File Since: 5/15

Effective: 5/15

### ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

Type

Score

Explanation

VANTAGESCOR3

+585

- 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
- 47 No open bankcard or revolving accounts in your credit file

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: 14 Inquiries: 14

Negative Trade Accounts: 5 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 3

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	7	\$2,514	\$400	\$401	\$0	\$53	84%
Installment	7	\$1,375	\$0	\$554	\$0	\$157	n/a
Closed w/Balance-		n/a	n/a	\$1,790	\$1,790	\$0	n/a
<b>Total</b>	<b>14</b>	<b>\$3,889</b>	<b>\$400</b>	<b>\$2,745</b>	<b>\$1,790</b>	<b>\$210</b>	

TRADES

CURACAO (H 083UH001) Account # 535037 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,312 **Balance:** \$0 **Opened:** 3/14  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,312 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 2/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 517805986257 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,370 **Opened:** 1/12  
**Loan Type:** CREDIT CARD **High Credit:** \$2,986 **Past Due:** \$1,370 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CAPITAL ONE (B 01DTV001) Account # 414709977499 Account Rating R09  
**Type:** REVOLVING **Credit Limit:** \$1,650 **Balance:** \$420 **Opened:** 11/14  
**Loan Type:** CREDIT CARD **High Credit:** \$1,975 **Past Due:** \$420 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 1/17  
**Remarks:** CLOSED BY CREDIT GRANTOR **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 # 5350371800 Account Rating I9P  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/14  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$774 **Past Due:** \$0 **Paid:**  
**Contract** **Terms:** **Last Payment:** **Closed:** 4/16  
**Responsibility:** I **Charge Off:** **Verified:** 4/16  
**Remarks:** PAID IN FULL - WAS A CHARGE OFF **Update Method:** automated  
**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CHLD/CBNA (C 01EWL001) Account # 601164433171 Account Rating R04  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** **Opened:** 12/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$901 **Past Due:** **Paid:**  
**Responsibility:** A **Terms:** **Last Payment:** **Closed:** 9/16  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/16  
**Update Method:** automated  
**Late Payments (48 Months)** 1 1 0 **Delinquency** **Maximum:** 9/16 (04) **Payment Pattern** **Months 1-12:** 321111111111  
**Amount:** **Months 13-24:** 111111111111  
**Date:** 9/16 **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

TRADES

OPORTUNPROG (F 02CX002) Account # 3324306 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$554 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$1,375 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M157 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/OLDNAV (C 0235058G) Account # 601859645226 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$201 **Opened:** 5/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$201 **Past Due:** \$0 **Paid:**  
**Responsibility:** A **Terms:** MIN28 **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/WALMAR (D 0235057X) Account # 603220381043 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$200 **Balance:** \$200 **Opened:** 7/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$200 **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:**

OPORTUNPROG (F 02CX002) Account # 1996124 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16  
**Loan Type:** UNSECURED **High Credit:** \$1,861 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 020M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**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:**

DN RBRTO JWJ (J 0956X015) Account # 6434 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/09  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,113 **Past Due:** \$0 **Paid:** 2/18  
**Responsibility:** C **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111111X  
**Date:** **Months 25-36:** XXXXXXXXXXXX  
**Months 37-48:** X1

TRADES

OPORTUNPROG (F 02CX002) Account #981196 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/14  
**Loan Type:** UNSECURED **High Credit:** \$4,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 12/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/16  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 21111111111X  
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 1XX11X1111XX  
**Date:** **Months 25-36:** 111

OPORTUNPROG (F 02CX002) Account #785302 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13  
**Loan Type:** UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 012M **Last Payment:** **Closed:** 8/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX11111  
(07 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

FAMSA (F 026E7001) Account #6249668102882028 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/10  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,058 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 10/11  
**Responsibility:** I **Charge Off:** **Verified:** 10/11  
**Remarks:** CLOSED **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

OPORTUNPROG (F 02CX002) Account #214011 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/10  
**Loan Type:** UNSECURED **High Credit:** \$1,250 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 5/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/11  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/04/19	LS FINANCING (FLA2613540 CAL)		
8/14/19	LENDIFY FINA (FNC4076411 CAL)		
8/08/19	SYNCB/LOWES (NNY2120170 EAS)		
8/07/19	CAPITAL ONE (BPC3575459 NTL)		
7/20/19	SYNCB/WALMRT (NNY1212732 EAS)		
7/15/19	SYNCB/PPC (BMA2450957 EAS)		
6/21/19	SYNCB/JCP (NNY1212672 EAS)		
5/22/19	SYNCB/OLD NA (NNY4215611 EAS)		
12/18/18	SYNCB/AMAZON (BNY5371284 EAS)		
5/29/18	CB INDIGO (BPT4997215 WAS)		
4/03/18	CREDCO (ZCO8256078 CAL)		
12/26/17	LENDIFY FINA (FNC4076411 CAL)		
12/23/17	LENDIFY FINA (FNC4076411 CAL)		
12/02/17	SYNCB/AMAZON (BNY5371284 EAS)		

**REPORT SERVICED BY**

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TRANSUNION  
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)