



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/07/19 19:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Duran, Olga
 Current Address: 27553 Evening shade Ave
 Canyon country CA.91351

DURAN , OLGA MARIA

Also Known As: **SSN:** 000-00-3505 **Phone:** **In File Since:** 1/06
Date of Birth: 11/71

Current Address:
 27553 EVENINGSHADE AV.
 CANYON COUNTRY CA. 91351
 Reported 3/08

Previous Address:
 26732 ISABELLA PY. #103.
 CANYON COUNTRY CA. 91351
 Reported 2/09

Previous Address:
 19919 TOWHEE CT.
 CANYON COUNTRY CA. 91351

EMPLOYMENT

KING HENRY INC **Position:** OPERATOR **Start:** 4/04 **In File Since:** 4/17
 VALENCIA, CA. **End:** **Effective:** 11/08

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+520** 72 Too many installment accounts with a delinquent or derogatory payment status
 12 The date that you opened your oldest account is too recent
 07 You have too many delinquent or derogatory accounts
 08 You have either very few loans or too many loans with recent delinquencies
 SCORECARD: 06
 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:** 10 **Inquiries:** 3

Negative Trade Accounts: 3 **Trade Accounts with Any Historical Negatives:** 4 **Occurrence of Historical Negatives:** 9

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$100	\$1,250	\$0	\$0	\$0	100%
Installment	9	\$11,068	\$0	\$4,550	\$264	\$374	n/a
Closed w/Balance-		n/a	n/a	\$1,519	\$0	\$0	n/a
Total	10	\$11,168	\$1,250	\$6,069	\$264	\$374	

COLLECTIONS

ALLIED COLL (Y 1Q4B002) Original Creditor: CURACAO(etail) Account Type: OPEN Responsibility: I	Account # D1048560N1 Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,616 Balance: \$2,835 Past Due: \$2,835 Last Payment:	Account Rating O9B Opened: 11/18 Paid: Closed: Verified: 9/19 Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:	

TRADES

LENDIFY FIN (F 02G6T001) Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks: UNPAID BALANCE CHARGED OFF	Account # 101265458101 Credit Limit: High Credit: \$1,600 Terms: 016M	Balance: \$1,519 Past Due: \$0 Last Payment: Charge Off:	Account Rating I09 Opened: 12/17 Paid: Closed: 11/18 Verified: 8/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12:

FAMSA (F 026E7001) Type: INSTALLMENT Loan Type: INSTALLMENT SALES CONTRACT Responsibility: I Remarks: CLOSED	Account # 2197537703638514 Credit Limit: High Credit: \$1,407 Terms: 018M	Balance: \$0 Past Due: \$0 Last Payment: Charge Off:	Account Rating I05 Opened: 5/12 Paid: Closed: 6/13 Verified: 6/13 Update Method: automated
Late Payments (06 Months) 1 1 3 30 60 90	Delinquency	Maximum: 4/13 (05) Amount: \$307 Date: 4/13	Payment Pattern Months 1-12: 554321

SIERRACREDIT (F 02GBG001) Type: INSTALLMENT Loan Type: AUTOMOBILE Responsibility: C Remarks:	Account # 11033589 Credit Limit: High Credit: \$6,197 Terms: 030M266	Balance: \$3,465 Past Due: \$264 Last Payment: Charge Off:	Account Rating I02 Opened: 3/18 Paid: Closed: Verified: 9/19 Update Method: automated
Late Payments (17 Months) 1 0 0 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern Months 1-12: 211111111111 Months 13-24: 11111

OPORTUNPROG (F 02CXY002) Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks:	Account # 3162872 Credit Limit: High Credit: \$1,718 Terms: 022M108	Balance: \$1,085 Past Due: \$0 Last Payment: Charge Off:	Account Rating I01 Opened: 11/18 Paid: Closed: Verified: 9/19 Update Method: automated
Late Payments (09 Months) 1 1 0 30 60 90	Delinquency	Maximum: 5/19 (03) Amount: \$220 Date: 5/19	Payment Pattern Months 1-12: 1X1321111

TRADES

OPORTUNPROG (F 02CX002) Account # 2006394 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 11/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111
(22 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

CURACAO (H 083UH001) Account # 515374 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,250 **Balance:** \$0 **Opened:** 12/05
Loan Type: CHARGE ACCOUNT **High Credit:** \$100 **Past Due:** \$0 **Paid:** 9/12
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111X11
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111

CURACAO (H 083UH001) Account # 5153748600 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 12/05
Loan Type: INSTALLMENT SALES **High Credit:** \$3,153 **Past Due:** **Paid:**
CONTRACT **Terms:** 024M131 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 1/18
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111
Date:

OPORTUNPROG (F 02CX002) Account # 1542705 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 013M **Last Payment:** **Closed:** 12/16
Remarks: CLOSED **Charge Off:** **Verified:** 12/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

FAMSA (F 026E7001) Account # 2197537703322728 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11
Loan Type: INSTALLMENT SALES **High Credit:** \$2,820 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 5/12
Responsibility: I **Charge Off:** **Verified:** 5/12
Remarks: ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

TRADES

FAMSA (F 026E7001) Account # 2197537703000448 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/10

Loan Type: INSTALLMENT SALES **High Credit:** \$2,514 **Past Due:** \$0 **Paid:**

CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 7/11

Responsibility: I **Charge Off:** **Verified:** 7/11

Remarks: ACCOUNT CLOSED DUE TO TRANSFER

Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
7/28/18	CURACAO (HLA2456536 CAL)		
12/04/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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