



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 10:55 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3559
 Name: Herrarte, Yesica
 Current Address: 126 E 223
 Los Angeles CA.90061

CARDENASHERRARTE , YESICA BEATRIZ

Also Known As: CARDENAS,YESICA,BEATRIZ
 ESCOBARCARDENASHERRAR,YESI
 CA
 CARDENAS,JESSICA,B

SSN: 000-00-3559 **Phone:** **In File Since:** 10/18
Date of Birth: 09/94

Current Address:
 223 W. 126TH ST.
 LOS ANGELES CA. 90061
Reported 10/18

EMPLOYMENT

SHIPCOR LLC **Position:** LABORER **Start:** 11/17 **In File Since:** 5/19
End: **Effective:** 5/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+598	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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: 5	Inquiries: 10				
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	1	\$499	\$500	\$499	\$0	\$25	0%
Installment	4	\$10,200	\$0	\$9,616	\$0	\$1,034	n/a
Total	5	\$10,699	\$500	\$10,115	\$0	\$1,059	

TRADES

OPORTUNPROG (F 02CX002) Account # 3638984 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,349 **Opened:** 7/19
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:** 1
(01 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 9017 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$499 **Opened:** 4/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$499 **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:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47354771 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,770 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M591 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # NOR1437 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,497 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$3,825 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M286 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3366104 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
8/29/19	LENDIFY FINA (FNC4076411 CAL)		
8/21/19	LENDIFY FINA (FNC4076411 CAL)		
5/28/19	APOYO FINANC (FNC6038461 CAL)		
4/08/19	BK OF AMER (BNC2428053 FLA)		
4/01/19	APOYO FINANC (FNC6038461 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
3/16/19	SYNCB (NDY1263431 DAY)		
3/02/19	OPORTUN/PROG (FNC3435243 CAL)		
1/20/19	CURACAO (HLA2456536 CAL)		
10/02/18	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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