



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 11:02 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4139
 Name: Marcelo , Ivette
 Current Address: 1412 Carnelian Dr 3
 san jose CA.95122

MARCELO , IVETTE

Also Known As:

YURINAMARCELO,IBET
 YURINA,IBET
 MARCELO,EVETTE

SSN: 000-00-6871
Date of Birth: 11/75

Phone:

In File Since: 3/99

Current Address:

1412 CARNELIAN DR. #3.
 SAN JOSE CA. 95122
 Reported 6/12

Previous Address:

188 CHALET AV.
 SAN JOSE CA. 95127
 Reported 6/08

Previous Address:

2895 BERRYESSA RD.
 SAN JOSE CA. 95132

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+593

Explanation

- 97 You have too few credit accounts
 - 95 You have too many collection agency accounts that are unpaid
 - 63 Lack of sufficient relevant real estate account information
 - 65 Lack of sufficient relevant first mortgage account information
- SCORECARD: 03

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: 4	Trades: 3	Inquiries: 7				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	3	\$8,258	\$0	\$5,141	\$0	\$370	n/a
Total	3	\$8,258	\$0	\$5,141	\$0	\$370	

COLLECTIONS

JEFFCAPSYS (Y 28J3001) Account # 3488830761003 Account Rating O9B
Original Creditor: OPORTUN INC(financial) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$3,543
Responsibility: I **Balance:** \$3,543
Past Due: \$3,543
Last Payment:
Opened: 3/19
Paid:
Closed:
Verified: 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 137250089 Account Rating O9B
Original Creditor: COMCAST CABLE COMMUNICATIONS(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$107
Responsibility: I **Balance:** \$107
Past Due: \$107
Last Payment:
Opened: 10/15
Paid:
Closed:
Verified: 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 197501698 Account Rating O9B
Original Creditor: ATT U VERSE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$223
Responsibility: I **Balance:** \$223
Past Due: \$223
Last Payment:
Opened: 7/18
Paid:
Closed:
Verified: 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

ERC (Y 26MT002) Account # 167999674 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$831
Responsibility: I **Balance:** \$831
Past Due: \$831
Last Payment:
Opened: 12/16
Paid:
Closed:
Verified: 9/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1331537 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0
Loan Type: UNSECURED **High Credit:** \$3,375 **Past Due:** \$0
Responsibility: I **Terms:** 025M **Last Payment:**
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:**
Opened: 7/15
Paid:
Closed: 5/16
Verified: 5/16
Update Method: automated

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

TRADES

MAS FINANCIA (F 027E4001) Account # 744375 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,141 **Opened:** 6/18
Loan Type: AUTOMOBILE **High Credit:** \$8,258 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 030M370 **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
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OportunProg (F 02CX002) Account # 1117401 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 7/15
Remarks: CLOSED **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
9/20/19	ACE CASH EXP (FHO5134479 SCT)		
9/04/19	ACE CASH EXP (FHO5134479 SCT)		
8/19/19	LENDIFY FINA (FNC4076411 CAL)		
8/02/19	LENDIFY FINA (FNC4076411 CAL)		
7/17/19	CHECK INTO C (FTN5147441 SCT)		
12/12/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)