



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 11:06 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-9064
 Name: FLORES, WENDY
 Current Address: 16515 Main St
 La Puente CA.91744

MEJIA , WENDY E.

Also Known As: MEJIAFLORES,WENDY,ELIZABETH
SSN: 000-00-7095
Phone:
Date of Birth: 03/82
In File Since: 4/07
 MEJIA,WENDY,ELIZABETH

Current Address:
 16515 MAIN ST.
 LA PUENTE CA. 91744
 Reported 11/17

Previous Address:
 834 CHESTNUT AV.
 LOS ANGELES CA. 90042
 Reported 8/10

Previous Address:
 2743 LINCOLN PARK AV.
 LOS ANGELES CA. 90031

EMPLOYMENT

ABM INDUSTRY GROUP ALHAMBRA, CA.	Position: EMPLOYEE	Start: 4/07 End:	In File Since: 4/18 Effective: 4/18
AMERICAN BUILDING MAINTENANE	Position: JANITOR	Start: End:	In File Since: 3/09 Effective: 3/09

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+528	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 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: 3	Trades: 8	Inquiries: 14				
Negative Trade Accounts: 4	Trade Accounts with Any Historical Negatives: 2	Occurrence of Historical Negatives: 5					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$291	\$200	\$277	\$45	\$10	5%
Installment	5	\$2,800	\$0	\$2,438	\$0	\$218	n/a
Closed w/Balance-		n/a	n/a	\$2,127	\$530	\$0	n/a
Total	8	\$3,091	\$200	\$4,842	\$575	\$228	

COLLECTIONS

NCA (Y 9883003) Account # 9133529 Account Rating O9B
Original Creditor: CALIFORNIA CHECK CASHING(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 1/19
Account Type: OPEN **Balance:** \$315 **Paid:**
Responsibility: I **Past Due:** \$315 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

AD ASTRA REC (Y 2BRL001) Account # 4256692 Account Rating O9B
Original Creditor: SPEEDY CASH 45(financial) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$315 **Opened:** 1/15
Account Type: OPEN **Balance:** \$315 **Paid:**
Responsibility: I **Past Due:** \$315 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

RCVL PER MNG (Y 269X001) Account # 59868676 Account Rating O9B
Original Creditor: T MOBILE USA(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$3,010 **Opened:** 9/18
Account Type: OPEN **Balance:** \$3,010 **Paid:**
Responsibility: I **Past Due:** \$3,010 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

BK OF AMER (B 01597029) Account # 5423 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$530 **Opened:** 4/17
Loan Type: SECURED CREDIT CARD **High Credit:** \$629 **Past Due:** \$530 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated

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

HC ROYA (F 02919003) Account # 2393 Account Rating R09
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$1,597 **Opened:** 11/17
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,597 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 2/18
Update Method: automated

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

TRADES

DEARDENS (H 06471003)		Account # 1055096	Account Rating	I05
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/14	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$765	Past Due: \$0	Paid:	
Responsibility: I	Terms: 012X	Last Payment:	Closed: 10/15	
Remarks: CLOSED		Charge Off:	Verified: 10/15	
Late Payments (16 Months)	1 1 2 30 60 90	Delinquency	Maximum: 9/15 (05)	Payment Pattern
			Amount: \$240	Update Method: automated
			Date: 9/15	Months 1-12: 543211111111
				Months 13-24: 1111
CB/VICSCRT (C 0216US001)		Account # 585637532973	Account Rating	R02
Type: REVOLVING	Credit Limit: \$200	Balance: \$277	Opened: 1/18	
Loan Type: CHARGE ACCOUNT	High Credit: \$291	Past Due: \$45	Paid:	
Responsibility: I	Terms: MIN10	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 9/19	
Late Payments (19 Months)	1 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern
			Amount:	Update Method: automated
			Date:	Months 1-12: 111121111111
				Months 13-24: 1111111
LENDIFY FIN (F 02G6T001)		Account # 131510676103	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$2,239	Opened: 4/19	
Loan Type: UNSECURED	High Credit: \$2,500	Past Due: \$0	Paid:	
Responsibility: I	Terms: 024M148	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 8/19	
Late Payments (04 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern
			Amount:	Update Method: automated
			Date:	Months 1-12: 1111
LENDIFY FIN (F 02G6T001)		Account # 131510676102	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 1/19	
Loan Type: UNSECURED	High Credit: \$1,400	Past Due: \$0	Paid:	
Responsibility: I	Terms: 014M	Last Payment:	Closed: 4/19	
Remarks: CLOSED		Charge Off:	Verified: 4/19	
Late Payments (02 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern
			Amount:	Update Method: automated
			Date:	Months 1-12: 11
LENDIFY FIN (F 02G6T001)		Account # 131510676101	Account Rating	I01
Type: INSTALLMENT	Credit Limit:	Balance: \$199	Opened: 10/18	
Loan Type: UNSECURED	High Credit: \$300	Past Due: \$0	Paid:	
Responsibility: I	Terms: 005M70	Last Payment:	Closed:	
Remarks:		Charge Off:	Verified: 12/18	
Late Payments (02 Months)	0 0 0 30 60 90	Delinquency	Maximum:	Payment Pattern
			Amount:	Update Method: automated
			Date:	Months 1-12: 11

TRADES

OportunProg (F 02CXY002) Account # 232416 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10

Loan Type: UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 5/11

Remarks: CLOSED **Charge Off:** **Verified:** 5/11

Late Payments (Months) **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated

(Months) **30** **60** **90** **Amount:** **Months 1-12:**

Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		
9/20/19	BK OF AMER (BPH3346328 EAS)		
6/27/19	LENDIFY FINA (FNC4076411 CAL)		
6/27/19	APOYO FINANC (FNC6038461 CAL)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/24/19	SYNCB/OLD NA (NNY4215611 EAS)		
4/08/19	LENDIFY FINA (FNC4076411 CAL)		
1/07/19	LENDIFY FINA (FNC4076411 CAL)		
10/15/18	LENDIFY FINA (FNC4076411 CAL)		
4/29/18	LENDIFY FINA (FNC4076411 CAL)		
4/10/18	APOYO FINANC (FNC6038461 CAL)		
12/13/17	SYNCB/WALMRT (NNY1212732 EAS)		
12/04/17	BK OF AMER (BPH4188229 EAS)		
11/10/17	HY CITE INC (FMD0001177 WIS)		

REPORT SERVICED BY

TRANSUNION
 (800) 888-4213
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