



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 11:07 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4817
 Name: Garcia, Elsa
 Current Address: 2447 N Pine st St
 Napa CA.94558

GARCIATORAL , ELSA ELADIA

Also Known As: GARCIA, ELSA **SSN:** 000-00-6754 **Phone:** **In File Since:** 12/02
Date of Birth: 02/72

Current Address:
 2447 PINE ST.
 NAPA CA. 94558
 Reported 9/10

Previous Address:
 2053 WILKINS AV. #45.
 NAPA CA. 94559
 Reported 7/03

Previous Address:
 231 WALNUT ST. #3.
 NAPA CA. 94559

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
THE MODEL BAKERY				10/16	10/16
REGUSCI WINERY				8/16	8/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+548	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 63 Lack of sufficient relevant real estate account information 43 Lack of sufficient credit history on bankcard or revolving accounts SCORECARD: 08

CREDIT INFORMATION Summary (Total History)

Public Records: 0	Collections: 4	Trades: 6	Inquiries: 1				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 8					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$507	\$500	\$508	\$0	\$10	0%
Installment	5	\$20,529	\$0	\$10,715	\$0	\$394	n/a
Total	6	\$21,036	\$500	\$11,223	\$0	\$404	

COLLECTIONS

CR BUR USA (Y 1749001) Account # 6279346 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Amount Placed: \$439 **Opened:** 6/19
Account Type: OPEN **Balance:** \$439 **Paid:**
Responsibility: I **Past Due:** \$439 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

CR BUR USA (Y 1749001) Account # 4942492 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Amount Placed: \$51 **Opened:** 9/15
Account Type: OPEN **Balance:** \$51 **Paid:**
Responsibility: I **Past Due:** \$51 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

CR BUR USA (Y 1749001) Account # 6021765 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Amount Placed: \$459 **Opened:** 8/18
Account Type: OPEN **Balance:** \$459 **Paid:**
Responsibility: I **Past Due:** \$459 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

GRNT&WEBRINC (Y 847Y003) Account # 6011870001645850 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Amount Placed: \$85 **Opened:** 9/18
Account Type: OPEN **Balance:** \$95 **Paid:**
Responsibility: I **Past Due:** \$95 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

REDWOOD C U (Q 06703001) Account # 4830001 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$508 **Opened:** 2/19
Loan Type: CREDIT CARD **High Credit:** \$507 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN10 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(07 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111
Date:

TRADES

REDWOOD C U (Q 06703001) Account # 6550001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,124 **Opened:** 11/16
Loan Type: AUTOMOBILE **High Credit:** \$18,529 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 060M328 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111111
(34 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111111111

REDWOOD C U (Q 06703001) Account # 6550003 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,591 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 036M66 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

APOYO FINANC (F 02BZ2001) Account # NP1639 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

OPORTUNPROG (F 02CX002) Account # 788970 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/13
Loan Type: UNSECURED **High Credit:** \$1,146 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 1/15
Remarks: CLOSED **Charge Off:** **Verified:** 1/15
Update Method: automated
Late Payments 0 1 1 **Delinquency** **Maximum:** 9/14 (04) **Payment Pattern** **Months 1-12:** XXX43XX11111
(12 Months) 30 60 90 **Amount:** **Date:** 9/14

OPORTUNPROG (F 02CX002) Account # 582720 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/13
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 12/13
Remarks: CLOSED **Charge Off:** **Verified:** 12/13
Update Method: automated
Late Payments 1 4 0 **Delinquency** **Maximum:** 8/13 (03) **Payment Pattern** **Months 1-12:** 3333211111
(10 Months) 30 60 90 **Amount:** **Date:** 8/13

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/05/19	LS FINANCING (FLA2613540 CAL)		

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)