



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/05/19 17:50 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1827
 Name: velazco, lorena
 Current Address: 1280 N ast Ave #1
 walnut grove CA.95690

VELAZCOGOMEZ , LORENA

Also Known As: VELAZCO, LORENA, R VELAZCOGOMEZ, LORENA, ROCIO
SSN: 000-00-0000 **Phone:**
Date of Birth: 03/88 **In File Since:** 1/16

Current Address: 1280 A ST. #1.
 WALNUT GROVE CA. 95690
Reported 1/16
Previous Address: 878 PO BOX 878
 WALNUT GROVE CA. 95690
Reported 7/16

EMPLOYMENT

NOR CAL FARM LABOR INC **Position:** FIELD/FARM LABOR **Start:** **In File Since:** 7/18
 GALT, CA. **End:** **Effective:** 7/18

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+569	21 No open accounts in your credit file 12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 76 You have insufficient credit history on installment loans 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: 0	Trades: 3	Inquiries: 6			
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 2				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance -	n/a	n/a	\$900	\$900	\$0	n/a
Total	3	\$0	\$0	\$900	\$0	

TRADES

BK OF AMER (B 01597029) Account # 9383 Account Rating R09
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$900 **Opened:** 12/15
Loan Type: CREDIT CARD **High Credit:** \$1,376 **Past Due:** \$900 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2770995 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$2,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111121121
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

LOBEL FIN (F 098JU001) Account # 624786 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/18
Loan Type: AUTOMOBILE **High Credit:** \$5,734 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 10/18
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)		
7/15/19	SYNCB (NDY1263431 DAY)		
1/21/19	T-MOBILE (UWA3747126 WAS)		
1/07/19	SYNCB (NDY1263431 DAY)		
5/04/18	OPORTUN/PROG (FNC3435243 CAL)		
3/13/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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