



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/15/19 13:15 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: BERNALES, VIRGINIA
 Current Address: 1132 N Wilmington Blvd
 Wilmington CA.90744

TRANSUNION CONSUMER CREDIT REPORT

BERNALESGUZMAN , VIRGINIABERENIC

Also Known As: BERNALSGUZMAN,VIRGINIABERE NI
SSN: 000-00-4747 **Phone:**
Date of Birth: 01/88 **In File Since:** 5/12
 BERNALSGUZMAN,VIRGINIABERE NI
 BERNALSGUZMAN,VIRGINIABERE NI
 BERNALSGUZMAN,VIRGINIABERE NI

Current Address:
 1132 N. WILMINGTON BV. #101.
 WILMINGTON CA. 90744
Reported 5/12

EMPLOYMENT

BABY SISTERS **Position:** **Start:** **In File Since:** 11/18
End: **Effective:** 11/18

ROOD STAFFING BODEGA **Position:** OPERATOR **Start:** **In File Since:** 5/12
 WILMINGTON, CA. **End:** **Effective:** 5/12

ALERTS AND SPECIAL MESSAGES

Type **Explanation**
ID MISMATCH ALERT 6 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type **Score** **Explanation**
VANTAGESCOR3 **+547** 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
 95 You have too many collection agency accounts that are unpaid
 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:** 3 **Trades:** 4 **Inquiries:** 29

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
Installment	4	\$1,400	\$0	\$1,489	\$0	\$131	n/a
Total	4	\$1,400	\$0	\$1,489	\$0	\$131	

COLLECTIONS

ERC (Y 26MT002) Account # 172652631 Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$199 **Balance:** \$199 **Past Due:** \$199
Responsibility: I **Last Payment:** **Opened:** 4/17 **Paid:** **Closed:** **Verified:** 10/19
Update Method: automated

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

CREDIT COLL (Y 1GZD005) Account # 76152464 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$146 **Balance:** \$146 **Past Due:** \$146
Responsibility: I **Last Payment:** **Opened:** 7/19 **Paid:** **Closed:** **Verified:** 9/19
Update Method: automated

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

ERC (Y 26MT002) Account # 93735115 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$799 **Balance:** \$787 **Past Due:** \$787
Responsibility: I **Last Payment:** **Opened:** 4/14 **Paid:** **Closed:** **Verified:** 9/19
Update Method: automated

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

TRADES

LENDIFY FIN (F 02G6T001) Account # 131256539104 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,489 **Opened:** 8/19
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M131 **Last Payment:** **Closed:** **Verified:** 8/19
Remarks: **Charge Off:** **Update Method:** automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131256539103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 5/19 **Verified:** 5/19
Remarks: CLOSED **Charge Off:** **Update Method:** automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 0 0 0 30 60 90 **Amount:** **Months 1-12:** 111X111
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 131256539102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **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:**

LENDIFY FIN (F 02G6T001) Account # 131256539101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX1
 (04 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/15/19	LS FINANCING (FLA2613540 CAL)		
10/07/19	APOYO FINANC (FNC6038461 CAL)		
10/06/19	LS FINANCING (FLA2613540 CAL)		
10/03/19	SYNCB/AMAZON (BNY5371284 EAS)		
9/19/19	SYNCB/PPC (BMA2450957 EAS)		
9/05/19	VERIZON WIRE (ULA7577611 CAL)		
8/21/19	LENDIFY FINA (FNC4076411 CAL)		
6/26/19	LENDIFY FINA (FNC4076411 CAL)		
6/24/19	SYNCB/PPC (BMA2450957 EAS)		
6/23/19	SYNCB/PPMC (NNY2135844 EAS)		
6/19/19	SYNCB/TJX DC (BNY4597847 EAS)		
6/01/19	SYNCB/P66 (ONY5019752 EAS)		
5/26/19	LENDIFY FINA (FNC4076411 CAL)		
5/08/19	CAPITAL ONE (BPC3575459 NTL)		
4/26/19	LENDIFY FINA (FNC4076411 CAL)		
3/01/19	LENDIFY FINA (FNC4076411 CAL)		
12/27/18	SYNCB/PPC (BMA2450957 EAS)		
12/24/18	SYNCB/WALMRT (NNY1212732 EAS)		
12/07/18	SYNCB/WALMRT (NNY1212732 EAS)		
11/29/18	CHECK INTO C (FTN5147441 SCT)		
11/23/18	CURACAO (HLA2456536 CAL)		
11/19/18	CAP ONE (BPC2699824 NTL)		
10/29/18	LENDIFY FINA (FNC4076411 CAL)		
10/12/18	CAP ONE (BPC2699824 NTL)		
6/18/18	PAYPALCREDIT (FMA6306347 EAS)		
5/21/18	OPORTUN/PROG (FNC3435243 CAL)		
5/12/18	LENDIFY FINA (FNC4076411 CAL)		
12/30/17	LENDIFY FINA (FNC4076411 CAL)		
11/27/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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