



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/07/19 12:46 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-6928
 Name: Huertas, Faviola
 Current Address: 711 W 1st St
 Santa Ana CA.92701

HUERTAS , FAVIOLA

Also Known As:

PENALOZA,FAVIOLA
 HUERTAS,FABIOLA

SSN: 000-00-0000
 Date of Birth: 01/70

Phone:

In File Since: 5/07

Current Address:

711 W. 1ST ST. #E201.
 SANTA ANA CA. 92701
 Reported 12/15

Previous Address:

809 S. BIRCH ST.
 SANTA ANA CA. 92701
 Reported 5/07

Previous Address:

1609 S. WOODLAND PL.
 SANTA ANA CA. 92707

ALERTS AND SPECIAL MESSAGES

Type

Explanation

ID MISMATCH ALERT

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

Score

Explanation

VANTAGESCOR3

+640

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
 63 Lack of sufficient relevant real estate account information
 47 No open bankcard or revolving accounts in your credit file
 SCORECARD: 08
 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: 7 Inquiries: 7

Negative Trade Accounts: 2 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,000	\$1,000	\$703	\$0	\$0	30%
Installment	5	\$5,342	\$0	\$5,090	\$0	\$296	n/a
Closed w/Balance-		n/a	n/a	\$214	\$214	\$0	n/a
Total	7	\$6,342	\$1,000	\$6,007	\$214	\$296	

TRADES

BK OF AMER (B 01597029) Account #0329 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$214 **Opened:** 10/09
Loan Type: CREDIT CARD **High Credit:** \$588 **Past Due:** \$214 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/12
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 #2304521 Account Rating I02
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$6,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M **Last Payment:** **Closed:** 4/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments (20 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account #3450616 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,142 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$4,142 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 038M176 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11
Amount:
Date:

SYNCB/CARECR (F 0999206T) Account #601918362828 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$703 **Opened:** 8/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (13 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 1
Date:

LENDIFY FIN (F 02G6T001) Account #125042728103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$948 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M120 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
Amount:
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 125042728102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **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:** 111XXXXX1111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 1821311 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/16
Loan Type: UNSECURED **High Credit:** \$1,390 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 7/17
Remarks: CLOSED **Charge Off:** **Verified:** 7/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
8/02/19	APOYO FINANC (FNC6038461 CAL)		
4/26/19	LENDIFY FINA (FNC4076411 CAL)		
4/11/19	LENDIFY FINA (FNC4076411 CAL)		
12/26/18	LENDIFY FINA (FNC4076411 CAL)		
11/27/18	LENDIFY FINA (FNC4076411 CAL)		
7/31/18	SYNCB (NDY1263431 DAY)		

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)