



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/07/19 19:38 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Salazar, Juana  
 Current Address: 236 E Plaza Blvd  
 National City CA.91905

**TRANSUNION CONSUMER CREDIT REPORT**

**SALAZARGONZALEZ , JUANABEATRIZ**

**Also Known As:** SALAZARGONZALEZ,JUANA,BEATRI Z  
**SSN:** 000-00-0000 **Phone:** **In File Since:** 5/16  
**Date of Birth:** 02/71  
 SALAZAR,JUANA,B

**Current Address:**  
 236 E. PLAZA BV.  
 NATIONAL CITY CA. 91950  
**Reported 5/16**

**SCORING**

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+633</b>	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 49 Lack of sufficient relevant bankcard or revolving account information 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)**

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 5	<b>Inquiries:</b> 3			
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0				
Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b> 5	\$8,300	\$0	\$7,211	\$0	\$451	n/a
<b>Total</b> 5	<b>\$8,300</b>	<b>\$0</b>	<b>\$7,211</b>	<b>\$0</b>	<b>\$451</b>	

**COLLECTIONS**

DIVERSIFIED (Y 2BAF001)	Account # 67304080	Account Rating O9B
<b>Original Creditor:</b> SPRINT(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,159
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,159
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,159
		<b>Last Payment:</b>
		<b>Opened:</b> 3/18
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 9/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum Amount:</b>	<b>Payment Pattern</b>
	<b>Date:</b>	<b>Start Date:</b>

TRADES

OPORTUNPROG (F 02CX002) Account # 3237653 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$4,831 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$5,800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M300 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 133119151102 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,380 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M151 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 8/19  
**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 # 133119151101 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X11111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2638538 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** UNSECURED **High Credit:** \$1,875 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 12/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2309731 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/17  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 2/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/07/19	LS FINANCING (FLA2613540 CAL)		
5/25/19	LENDIFY FINA (FNC4076411 CAL)		
8/10/18	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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