



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/08/19 13:19 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Cuevas , Elia
 Current Address: 1653 Baywood Dr
 Petaluma CA.94954

CUEVASPERALTA , ELIA

Also Known As: CUEVAS,ELIA
SSN: 000-00-1984
Date of Birth: 08/90
Phone:
In File Since: 8/11

Current Address:
 120 LAKEVILLE CI.
 PETALUMA CA. 94954
 Reported 1/19

Previous Address:
 1429 JOAN DR.
 PETALUMA CA. 94954
 Reported 8/11

Previous Address:
 1653 BAYWOOD DR.
 PETALUMA CA. 94954

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
CREEKSIDE COTTAGES	CNA			4/19	4/19
J.J. RANCH	EGG COLLECTOR			7/13	8/13

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	4 INQUIRIES IN THE LAST 60 DAYS

SCORING

Type	Score	Explanation
VANTAGESCOR3	+604	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate 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)

Public Records:	0	Collections:	9	Trades:	14	Inquiries:	12
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	4	\$1,559	\$1,800	\$1,214	\$0	\$10	33%
Installment	10	\$19,059	\$0	\$18,430	\$0	\$517	n/a
Closed w/Balance-		n/a	n/a	\$2,267	\$545	\$0	n/a
Total	14	\$20,618	\$1,800	\$21,911	\$545	\$527	

COLLECTIONS

<p>GRANITE CRED (Y 2D9R001)</p> <p>Original Creditor: MEDICAL(medicalOrHealthCare)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 111106</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$1,746</p> <p>Balance: \$2,574</p> <p>Past Due: \$2,574</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 4/15</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	
<p>CBA (Y 720M001)</p> <p>Original Creditor: PETALUMA REFUSE RECYCLING(utilities)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 17465441</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$124</p> <p>Balance: \$161</p> <p>Past Due: \$161</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 6/17</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	
<p>CBA (Y 720M001)</p> <p>Original Creditor: DS SERVICES OF AMERICA INC(personalServices)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 17094954</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$449</p> <p>Balance: \$532</p> <p>Past Due: \$532</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 10/15</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	
<p>PORTFOLIO RC (Y 1KSE003)</p> <p>Original Creditor: CAPITAL ONE BANK USA N A(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 5178058730489625</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$595</p> <p>Balance: \$595</p> <p>Past Due: \$595</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 12/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	
<p>PORTFOLIO RC (Y 1KSE003)</p> <p>Original Creditor: CAPITAL ONE BANK USA N A(banking)</p> <p>Account Type: OPEN</p> <p>Responsibility: I</p>	<p>Account # 5178059826740491</p> <p>Remarks: PLACED FOR COLLECTION</p>	<p>Amount Placed: \$395</p> <p>Balance: \$395</p> <p>Past Due: \$395</p> <p>Last Payment:</p>	<p>Account Rating O9B</p> <p>Opened: 12/16</p> <p>Paid:</p> <p>Closed:</p> <p>Verified: 9/19</p> <p>Update Method: automated</p>
Delinquency	Maximum Amount Date:	Payment Pattern Start Date:	

COLLECTIONS

ERC (Y 26MT002) Account # 207229429 Account Rating O9B
Original Creditor: AT T U **Remarks:** PLACED FOR **Amount Placed:** \$3,621 **Opened:** 4/19
 VERSE(cableOrCellular) COLLECTION **Balance:** \$3,621 **Paid:**
Account Type: OPEN **Past Due:** \$3,621 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

ERC (Y 26MT002) Account # 175597508 Account Rating O9B
Original Creditor: COMCAST CABLE **Remarks:** PLACED FOR **Amount Placed:** \$117 **Opened:** 8/17
 COMMUNICATIONS(cabl COLLECTION **Balance:** \$117 **Paid:**
 eOrCellular) **Past Due:** \$117 **Closed:**
Account Type: OPEN **Last Payment:** **Verified:** 9/19
Responsibility: I **Update Method:** automated

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

ERC (Y 26MT002) Account # 198613474 Account Rating O9B
Original Creditor: DISH(cableOrCellular) **Remarks:** PLACED FOR **Amount Placed:** \$561 **Opened:** 9/18
 COLLECTION **Balance:** \$561 **Paid:**
Account Type: OPEN **Past Due:** \$561 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 9/19
Update Method: automated

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

PLAZA SERVIC (Y 2FHK001) Account # 6248660 Account Rating O9B
Original Creditor: CALIFORNIA CHECK **Remarks:** PLACED FOR **Amount Placed:** \$4,147 **Opened:** 9/17
 CASHING(financial) COLLECTION **Balance:** \$4,147 **Paid:**
Account Type: OPEN **Past Due:** \$0 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 4/19
Update Method: automated

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

TRADES

HC ROYA (F 02919003) Account # 2331 Account Rating R09
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$1,722 **Opened:** 12/15
Loan Type: INSTALLMENT SALES **High Credit:** \$2,464 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:** 4/18
Responsibility: C **Charge Off:** **Verified:** 4/18
Remarks: UNPAID BALANCE CHARGED OFF **Update Method:** automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Update Method:**
 (Months) 30 60 90 **Amount:** **Start Date:** **Months 1-12:**
Date:

TRADES

FST PREMIER (B 041PF045) Account # 517800660000 Account Rating R09
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$545 **Opened:** 6/15
Loan Type: CREDIT CARD **High Credit:** \$545 **Past Due:** \$545 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/15
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/16
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:**
Amount:
Date:

REDWOOD C U (Q 06703001) Account # 4540001 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,214 **Opened:** 5/19
Loan Type: CREDIT CARD **High Credit:** \$1,214 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN10 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12: 1111
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

KOHL'S/CAPONE (D 012EN005) Account # 639305091534 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$345 **Past Due:** \$0 **Paid:** 9/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Months 1-12: 11111111
Late Payments (08 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

WESTLAKE FIN (F 01T9Q001) Account # 11078097 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$18,335 **Opened:** 4/19
Loan Type: AUTOMOBILE **High Credit:** \$18,759 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M447 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 1111
Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 210677841101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$95 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M70 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12: 111
Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

TRADES

ARRONRNTS (H 02BP1001) Account # C1746T8605685867 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: LEASE **High Credit:** \$6,047 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

RDLPH INC (F 01Q48001) Account # 20026003 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13
Loan Type: AUTOMOBILE **High Credit:** \$11,169 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M **Last Payment:** **Closed:** 3/17
Remarks: CLOSED **Charge Off:** **Verified:** 3/17
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 11111111111X
Months 37-48: 11111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (44 Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # C1746T0863879847 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: LEASE **High Credit:** \$2,201 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # C1746T6416552398 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: LEASE **High Credit:** \$1,998 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 1/17
Remarks: CLOSED **Charge Off:** **Verified:** 1/17
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # C17471673 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15
Loan Type: LEASE **High Credit:** \$143 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

TRADES

ARRONRNTS (H 02BP1001) Account # C17471256 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: LEASE **High Credit:** \$1,243 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

ARRONRNTS (H 02BP1001) Account # C17471267 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: LEASE **High Credit:** \$2,557 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
Update Method: automated
Months 1-12:
Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 452914 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/12
Loan Type: UNSECURED **High Credit:** \$735 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 007M **Last Payment:** **Closed:** 1/13
Remarks: CLOSED **Charge Off:** **Verified:** 1/13
Update Method: automated
Months 1-12: 1111111
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (07 Months) 30 60 90 **Amount:** **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/08/19	LS FINANCING (FLA2613540 CAL)		
9/27/19	AMERICAN EXP (BUT3236957 MWB)		
9/26/19	SYNCB/TJX DC (BNY4597847 EAS)		
9/17/19	CAPITAL ONE (BPC3575459 NTL)		
9/10/19	LENDIFY FINA (FNC4076411 CAL)		
5/31/19	LENDIFY FINA (FNC4076411 CAL)		
5/28/19	CAPITAL ONE (BPC3575459 NTL)		
5/02/19	LENDIFY FINA (FNC4076411 CAL)		
4/04/19	COAF (FPC1246538 NTL)		
4/04/19	NORTH BAY NI (ALA1495112 CAL)		
2/05/18	CAP ONE (BPC2699824 NTL)		
11/21/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

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