



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/09/19 01:34 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5330
 Name: Moreno, Alma
 Current Address: 14211 N Hwy 128
 Boonville CA.95415

MORENOHERNANDEZ , ALMA

Also Known As:

MORENO,ALMA

SSN: 000-00-8023

Date of Birth: 05/75

Phone:

In File Since: 2/18

Current Address:

14211 HIGHWAY 128 #B.
 BOONVILLE CA. 95415
 Reported 5/19

Previous Address:

14020 HIGHWAY 128
 BOONVILLE CA. 95415
 Reported 1/18

Previous Address:

20160 HIGHWAY 128
 YORKVILLE CA. 95494

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+637

Explanation

- 97 You have too few credit accounts
 - 49 Lack of sufficient relevant bankcard or revolving account information
 - 12 The date that you opened your oldest account is too recent
 - 85 You have too many inquiries on your credit report
- SCORECARD: 04

CREDIT INFORMATION Summary (Total History)

Public Records: 0 **Collections:** 0 **Trades:** 2 **Inquiries:** 7

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	2	\$75,921	\$0	\$70,276	\$0	\$1,039	n/a
Total	2	\$75,921	\$0	\$70,276	\$0	\$1,039	

TRADES

REDWOOD C U (Q 06703001) Account # 7840001 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,871 **Opened:** 1/18

Loan Type: AUTOMOBILE **High Credit:** \$22,344 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 084M305 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(20 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111111

REDWOOD C U (Q 06703001) Account # 9280001 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$52,405 **Opened:** 7/19

Loan Type: AUTOMOBILE **High Credit:** \$53,577 **Past Due:** \$0 **Paid:**

Responsibility: C **Terms:** 084M734 **Last Payment:** **Closed:**

Remarks: **Charge Off:** **Verified:** 9/19

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/09/19	LS FINANCING (FLA2613540 CAL)		
10/08/19	OPORTUN INC/ (FNC5587633 CAL)		
10/08/19	LENDIFY FINA (FNC4076411 CAL)		
10/02/19	LENDIFY FINA (FNC4076411 CAL)		
3/23/19	SYNCB (NDY1263431 DAY)		
2/01/19	SYNCB (NDY1263431 DAY)		
5/24/18	AT&T SERVICE (UCH0003300 CHI)		

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)