



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/09/19 01:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-4324
 Name: Perez, Abigail
 Current Address: 1410 E First St
 Oxnard CA.93030

PEREZ , ABIGAIL

Also Known As:

PEREZ,ABIGAIL,S
 PEREZSILVERIO,ABIGAIL
 PEREZ,ABIGAIL,P

SSN: 000-00-2251
 Date of Birth: 02/94

Phone:

In File Since: 4/12

Current Address:

321 N. ROOSEVELT AV.
 OXNARD CA. 93030

Reported 4/12

Previous Address:

1410 E. 1ST ST.
 OXNARD CA. 93030

Reported 12/17

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type

VANTAGESCOR3

Score

+637

Explanation

- 21 No open accounts in your credit file
 - 12 The date that you opened your oldest account is too recent
 - 07 You have too many delinquent or derogatory accounts
 - 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:	0	Trades:	4	Inquiries:	4
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	11		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Total	4	n/a	n/a	n/a	n/a	n/a	

TRADES

OPORTUNPROG (F 02CX002) Account # 606001 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 12/13
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 12/13
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 101271736102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/18
Loan Type: UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Months 1-12: 11111X111111
Late Payments (12 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

LENDIFY FIN (F 02G6T001) Account # 101271736101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
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
Months 1-12: XXX11
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

CRED LENDING (F 02EK5001) Account # 2021 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: AUTOMOBILE **High Credit:** \$11,390 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 042M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Months 1-12: 211111X121X
Months 13-24: 12111111211
Months 25-36: 1X111111222
Months 37-48: 22122111
Late Payments (44 Months) 11 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/09/19	LS FINANCING (FLA2613540 CAL)		
10/08/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/18	LENDIFY FINA (FNC4076411 CAL)		
12/11/17	LENDIFY FINA (FNC4076411 CAL)		

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)