



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/09/19 19:26 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3787
 Name: nunez, ileana
 Current Address: 4044 Sequoia st
 Los angeles CA.90039

NUNEZ , ILEANA DELCARMEN

Also Known As: NUNEZ, ILEANA, DELCARMEN
SSN: 000-00-5663
Phone:
Date of Birth: 11/65
In File Since: 11/04

Current Address:
 4044 SEQUOIA ST.
 LOS ANGELES CA. 90039
 Reported 4/10

Previous Address:
 1815 N. HARVARD BV. #407.
 LOS ANGELES CA. 90027
 Reported 1/07

Previous Address:
 4327 BURNS AV.
 LOS ANGELES CA. 90029

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MERCHANTS BUILDING MAINTA	HOUSEKEEPER			9/15	9/15
WFM FACILITIES				2/15	2/15

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

SCORING

Type	Score	Explanation
VANTAGESCOR3	+588	12 The date that you opened your oldest account is too recent 95 You have too many collection agency accounts that are unpaid 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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:	5	Trades:	9	Inquiries:	7
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	5	\$3,575	\$0	\$2,751	\$0	\$298	n/a
Closed w/Balance-		n/a	n/a	\$11,645	\$11,645	\$0	n/a
Total	9	\$3,575	\$0	\$14,396	\$11,645	\$298	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 6276684	Account Rating O9B
Original Creditor: SPEEDY CASH 144(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$300
Account Type: OPEN		Balance: \$300
Responsibility: I		Past Due: \$300
		Last Payment:
		Opened: 7/17
		Paid:
		Closed:
		Verified: 10/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:
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PAC CR EXCHG (Y 409N001)	Account # PCEXFRE2000548582	Account Rating O9B
Original Creditor: FREEWAY FUNDING INC(automotive)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$7,459
Account Type: OPEN		Balance: \$7,459
Responsibility: I		Past Due: \$7,459
		Last Payment:
		Opened: 5/17
		Paid:
		Closed:
		Verified: 10/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:
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ERC (Y 26MT002)	Account # 174740124	Account Rating O9B
Original Creditor: SPRINT(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$646
Account Type: OPEN		Balance: \$646
Responsibility: I		Past Due: \$646
		Last Payment:
		Opened: 7/17
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:
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LVNV FUNDING (Y 21T9002)	Account # 4447962272431655	Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,036
Account Type: OPEN		Balance: \$1,036
Responsibility: I		Past Due: \$1,036
		Last Payment:
		Opened: 3/17
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:
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LVNV FUNDING (Y 21T9002)	Account # 6369921048006950	Account Rating O9B
Original Creditor: WEBBANK FINGERHUT(retail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$647
Account Type: OPEN		Balance: \$647
Responsibility: I		Past Due: \$647
		Last Payment:
		Opened: 10/16
		Paid:
		Closed:
		Verified: 9/19
		Update Method: automated
Delinquency	Maximum: Amount: Date:	Payment Pattern Start Date:

TRADES

TOYOTA MTR (Q 04176124) Account # 70400266824460001 Account Rating 109

Type: INSTALLMENT **Credit Limit:** **Balance:** \$10,948 **Opened:** 9/15
Loan Type: AUTOMOBILE **High Credit:** \$26,701 **Past Due:** \$10,948 **Paid:**
Responsibility: I **Terms:** 074M **Last Payment:** **Closed:** 5/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12:

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796227243 Account Rating R09

Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 2/15
Loan Type: CREDIT CARD **High Credit:** \$1,036 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 4/17
Update Method: automated
Months 1-12:

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

FST PREMIER (B 041PF045) Account # 517800660038 Account Rating R09

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$697 **Opened:** 8/15
Loan Type: CREDIT CARD **High Credit:** \$697 **Past Due:** \$697 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 3/17
Update Method: automated
Months 1-12:

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

CELTIC/CONT (F 02AQE006) Account # 534636000026 Account Rating R09

Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 8/15
Loan Type: CREDIT CARD **High Credit:** \$895 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 2/17
Update Method: automated
Months 1-12:

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

WEBBNK/FHUT (D 02CSN002) Account # 636992104800 Account Rating R09

Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 6/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$647 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/16
Update Method: automated
Months 1-12:

Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 3387638 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,356 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M172 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 149649803102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,395 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M126 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 149649803101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 7/19
Remarks: CLOSED **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1075908 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/15
Remarks: CLOSED **Charge Off:** **Verified:** 5/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/09/19	LS FINANCING (FLA2613540 CAL)		
10/09/19	APOYO FINANC (FNC6038461 CAL)		
9/23/19	LENDIFY FINA (FNC4076411 CAL)		
9/12/19	HY CITE INC (FMD0001177 WIS)		
7/23/19	LENDIFY FINA (FNC4076411 CAL)		
7/11/19	WF CRD SVC (BDM6006032 ILM)		
3/23/19	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)