



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/12/19 13:48 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5146
 Name: Landa, Ivann
 Current Address: 3980 N El camino real 9C
 Palo Alto CA.94306

LANDAARELLANO , IVANN

Also Known As:

ARELLANO,IVANN,LANDA
 LANDA,IVANN

SSN: 000-00-9641
Date of Birth: 05/89

Phone:

In File Since: 6/11

Current Address:

3980 EL CAMINO REAL #9C.
 PALO ALTO CA. 94306

Reported 6/11

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
KALY INC PALO ALTO, CA.	EMPLOYEE	6/17		11/17	11/17
JEFREYS HAMBURGERS MENLO PARK, CA.	EMPLEADO	5/15		5/16	5/16

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+536	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 04 The balances on your accounts are too high compared to loan amounts 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:	3	Trades:	11	Inquiries:	21
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$3,982	\$5,000	\$3,908	\$113	\$113	22%
Installment	10	\$5,655	\$0	\$5,510	\$0	\$879	n/a
Closed w/Balance-		n/a	n/a	\$5,665	\$5,665	\$0	n/a
Total	11	\$9,637	\$5,000	\$15,083	\$5,778	\$992	

COLLECTIONS

PORTFOLIO RC (Y 1KSE003) Account # 5178058628410303 Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$815 **Opened:** 1/16
Account Type: OPEN **Balance:** \$815 **Paid:**
Responsibility: I **Past Due:** \$815 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

ERC (Y 26MT002) Account # 192227532 Account Rating O9B
Original Creditor: COMCAST CABLE COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$317 **Opened:** 2/18
Account Type: OPEN **Balance:** \$317 **Paid:**
Responsibility: I **Past Due:** \$317 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

BEST SERV CO (Y 200N001) Account # 8844 Account Rating O9B
Original Creditor: BANK OF THE WEST(banking) **Remarks:** DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES **Amount Placed:** \$322 **Opened:** 7/18
Account Type: OPEN **Balance:** \$322 **Paid:**
Responsibility: I **Past Due:** \$322 **Closed:** 5/18
Last Payment: **Verified:** 10/19
Update Method: automated

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

TRADES

LOBEL FIN (F 098JU001) Account # 421558 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,665 **Opened:** 10/12
Loan Type: AUTOMOBILE **High Credit:** \$8,246 **Past Due:** \$5,665 **Paid:**
Responsibility: I **Terms:** 038M **Last Payment:** **Closed:** 10/14
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/19
Update Method: automated

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

PREFERRED CR (F 0412A001) Account # 209 Account Rating R02
Type: REVOLVING **Credit Limit:** \$5,000 **Balance:** \$3,908 **Opened:** 4/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,982 **Past Due:** \$113 **Paid:**
Responsibility: C **Terms:** MIN113 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 0 0 0 30 60 90 **Amount:** **Start Date:**
Date:

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 44793321 Account Rating 102
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$5,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **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:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

LENDIFY FIN (F 02G6T001) Account # 102252557103 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$855 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M116 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 47346779 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,655 **Opened:** 7/19
Loan Type: UNSECURED **High Credit:** \$4,655 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M763 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2382345 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **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:** 111111111111
(21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

LENDIFY FIN (F 02G6T001) Account # 102252557102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 102252557101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX111
 (07 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 1739173 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 10/17
Remarks: CLOSED **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 1518791 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/15
Loan Type: UNSECURED **High Credit:** \$1,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 6/16
Remarks: CLOSED **Charge Off:** **Verified:** 6/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

OPORTUNPROG (F 02CX002) Account # 1277929 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/15
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 12/15
Remarks: CLOSED **Charge Off:** **Verified:** 12/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/12/19	LS FINANCING (FLA2613540 CAL)		
10/07/19	PREMIER NISS (ALA4638265 CAL)		
9/13/19	CURACAO (HLA2456536 CAL)		
9/02/19	LS FINANCING (FLA2613540 CAL)		
5/18/19	SYNCB/AMAZON (BNY5371284 EAS)		
5/17/19	CAPITAL ONE (BPC3575459 NTL)		
4/22/19	PREFERRED CR (FMS0008526 WIS)		
4/01/19	LENDIFY FINA (FNC4076411 CAL)		
3/30/19	LENDIFY FINA (FNC4076411 CAL)		
1/16/19	BEYOND FINAN (FRI6398965 NEN)		
12/23/18	SYNCB/WALMRT (NNY1212732 EAS)		
12/16/18	KOHL'S/CAPONE (DMK6368324 WIS)		
9/27/18	CURACAO (HLA2456536 CAL)		
9/16/18	HANLEES NISS (ALA6462735 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/07/18	LENDIFY FINA (FNC4076411 CAL)		
6/12/18	LENDIFY FINA (FNC4076411 CAL)		
1/11/18	BRCLYSBANKDE (BWL3390354 WIL)		
11/30/17	APOYO FINANC (FNC6038461 CAL)		
11/22/17	LENDIFY FINA (FNC4076411 CAL)		
11/08/17	CREDCO (ZCO8256078 CAL)		
11/01/17	SYNCB/PPMC (NNY2135844 EAS)		

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)