



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/14/19 12:20 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Vega Aguilera , Maria
 Current Address: 157 s martinez pl
 Soledad CA.93960

VEGAAGUILERA , MARIA

Also Known As:

VEGA,MARIA,ROCIO
 VEGAAGUILERA,MA

SSN: 000-00-5312
 Date of Birth: 03/76

Phone:

In File Since: 1/07

Current Address:

157 MARTINEZ PL.
 SOLEDAD CA. 93960
 Reported 1/07

Previous Address:

1370 BREA BV. #235.
 FULLERTON CA. 92835
 Reported 2/15

EMPLOYMENT

WESTERN PACKING

Position: PACKING

Start:
 End:

In File Since: 8/17
 Effective: 8/17

SCORING

Type

VANTAGESCOR3

Score

+552

Explanation

- 04 The balances on your accounts are too high compared to loan amounts
- 12 The date that you opened your oldest account is too recent
- 63 Lack of sufficient relevant real estate account information
- 83 Lack of sufficient relevant installment 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: 3 Trades: 8 Inquiries: 2

Negative Trade Accounts: 4 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$325	\$300	\$301	\$0	\$30	7%
Closed w/Balance-		n/a	n/a	\$257	\$60	\$0	n/a
Total	8	\$325	\$300	\$558	\$60	\$30	

COLLECTIONS

PORTFOLIO RC (Y 1KSE003) Account # 6018596374124596 Account Rating O9B
Original Creditor: SYNCHRONY BANK(banking) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$420 **Opened:** 6/15
Account Type: OPEN **Balance:** \$420 **Paid:**
Responsibility: I **Past Due:** \$420 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

PORTFOLIO RC (Y 1KSE003) Account # 6008895903618972 Account Rating O9B
Original Creditor: SYNCHRONY BANK(banking) **Remarks:** DISPUTE INVESTIGATION **Amount Placed:** \$286 **Opened:** 6/15
Account Type: OPEN COMPLETE?CUSTOMER DISAGREES **Balance:** \$286 **Paid:**
Responsibility: I **Past Due:** \$286 **Closed:**
Last Payment: **Verified:** 10/19
Update Method: automated

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

ERC (Y 26MT002) Account # 147753293 Account Rating O9B
Original Creditor: AT T U VERSE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$116 **Opened:** 4/16
Account Type: OPEN **Balance:** \$116 **Paid:**
Responsibility: I **Past Due:** \$116 **Closed:**
Last Payment: **Verified:** 9/19
Update Method: automated

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

TRADES

SEVENTH AVE (D 0216B001) Account # 503235345 Account Rating R09
Type: REVOLVING **Credit Limit:** **Balance:** \$257 **Opened:** 10/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$425 **Past Due:** \$60 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 9/16
Update Method: automated

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

SYNCB/JCP (D 0235058D) Account # 600889590361 Account Rating R09
Type: REVOLVING **Credit Limit:** \$260 **Balance:** \$0 **Opened:** 10/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$108 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/15
Update Method: automated

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

TRADES

SYNCB/JCP (D 0235058D) Account # 600889590409 Account Rating R09
Type: REVOLVING **Credit Limit:** \$3,720 **Balance:** \$0 **Opened:** 11/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,443 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

SYNCB/OLDNAV (C 0235058G) Account # 601859637412 Account Rating R09
Type: REVOLVING **Credit Limit:** \$200 **Balance:** \$0 **Opened:** 3/13
Loan Type: CHARGE ACCOUNT **High Credit:** \$131 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/14
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

CREDITONEBNK (B 054MR013) Account # 444796246499 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$301 **Opened:** 8/19
Loan Type: CREDIT CARD **High Credit:** \$325 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
Amount:
Date:

CAPITAL ONE (B 01DTV200) Account # 526835020258 Account Rating R01
Type: REVOLVING **Credit Limit:** \$510 **Balance:** \$0 **Opened:** 5/12
Loan Type: CREDIT CARD **High Credit:** \$433 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments (16 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 1111
Date:

CAP1/BSTBY (D 01DTV057) Account # 700119195488 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$0 **Opened:** 1/12
Loan Type: CHARGE ACCOUNT **High Credit:** \$716 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 9/13
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13
Update Method: automated
Late Payments (20 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 11111111
Date:

TRADES

DN RBRT0 JWL (J 0956X015) Account # 5759 Account Rating R01

Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 11/04

Loan Type: CHARGE ACCOUNT **High Credit:** \$469 **Past Due:** \$0 **Paid:** 12/12

Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/13

Remarks: **Charge Off:** **Verified:** 2/13

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(45 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/14/19	LS FINANCING (FLA2613540 CAL)		
9/01/19	OPORTUN INC/ (FNC5587633 CAL)		

REPORT SERVICED BY

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