



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/15/19 13:29 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Ramos, Maria
 Current Address: 8103 N Cypress Ave
 South gate CA.90280

TRANSUNION CONSUMER CREDIT REPORT

RAMOSGUERRA , MARIADELOURDES

Also Known As: RAMOSGUERRA, MARIA, DELOURDE
SSN: 000-00-0000
Phone:
Date of Birth: 05/72
In File Since: 9/18
 S
 GUERRARAMOS, MARIA, DELOURDE
 S

Current Address:
 8103 CYPRESS AV.
 SOUTH GATE CA. 90280
Reported 9/18

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+644	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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: 6				
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	4	\$9,090	\$0	\$8,738	\$0	\$446	n/a
Total	4	\$9,090	\$0	\$8,738	\$0	\$446	

TRADES

OPORTUNPROG (F 02CX002) Account # 3559665 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,355 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M291 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 184649806102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,383 **Opened:** 6/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M155 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3031725 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M **Last Payment:** **Closed:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 184649806101 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:** 6/19
Remarks: CLOSED **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/15/19	LS FINANCING (FLA2613540 CAL)		
10/12/19	SYNCB/PPMC (NNY2135844 EAS)		
10/11/19	LENDIFY FINA (FNC4076411 CAL)		
6/19/19	LENDIFY FINA (FNC4076411 CAL)		
3/23/19	LENDIFY FINA (FNC4076411 CAL)		
9/22/18	OPORTUN/PROG (FNC3435243 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)