



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/15/19 13:41 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Lopez, Erika  
 Current Address: 1519 W 12 th  
 Santa ana CA.92703

#### LOPEZ , ERIKA

##### Also Known As:

LOPEZMEDINA,ERIKACAROLINA  
 LOPEZ,ERIKA,CAROLINA  
 LOPEZMEDINA,ERIKA,CAROLINA

SSN: 000-00-0000  
 Date of Birth: 09/85

Phone:

In File Since: 12/15

##### Current Address:

1519 W. 12TH ST.  
 SANTA ANA CA. 92703

Reported 12/15

#### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
TAQUENA LOS GRANOES	CHSHIER			4/19	4/19
TACOS FACTORY	COOKS			12/15	12/15

#### SCORING

##### Type

VANTAGESCOR3

Score

**+677**

##### Explanation

- 12 The date that you opened your oldest account is too recent
  - 63 Lack of sufficient relevant real estate account information
  - 04 The balances on your accounts are too high compared to loan amounts
  - 49 Lack of sufficient relevant bankcard or revolving 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:	12	Inquiries:	8
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
Revolving	5	\$4,125	\$7,050	\$1,582	\$0	\$139	78%
Installment	7	\$32,752	\$0	\$28,992	\$0	\$712	n/a
<b>Total</b>	<b>12</b>	<b>\$36,877</b>	<b>\$7,050</b>	<b>\$30,574</b>	<b>\$0</b>	<b>\$851</b>	

TRADES

FRD MOTOR CR (F 03796761) Account # 57630975 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$26,382 **Opened:** 4/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$27,765 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M479 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 10/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/ASHHOM (F 0999209T) Account # 601919303011 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,500 **Balance:** \$194 **Opened:** 7/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$222 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN28 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**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 # 3011009 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$896 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$1,975 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M142 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X1111111111  
(11 Months) 30 60 90 **Amount:**  
**Date:**

SYNCB/CARECR (F 0999206T) Account # 601918185828 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,000 **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$187 **Past Due:** \$0 **Paid:** 5/18  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111  
**Date:**

CURACAO (H 083UH001) Account # 5391598900 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,714 **Opened:** 12/15  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$3,012 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 019M91 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X111111111111  
(41 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111X111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 11111

TRADES

CURACAO (H 083UH001) Account # 539159 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,750 **Balance:** \$693 **Opened:** 12/15  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN52 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (41 Months) 30 60 90 **Amount:** **Months 1-12:** X111111111111  
**Date:** **Months 13-24:** 11111111X111  
**Months 25-36:** 111111111111  
**Months 37-48:** 11111

SYNCB/TJX (C 0235065M) Account # 604585104428 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$695 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$737 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN59 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 9/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 11111111

LENDIFY FIN (F 02G6T001) Account # 131136075102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 8/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (09 Months) 30 60 90 **Amount:** **Months 1-12:** 111111X11  
**Date:**

DN RBRTO JWL (J 0956X015) Account # 7172 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,614 **Past Due:** \$0 **Paid:** 1/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2530265 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 9/18  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111  
**Date:**

**TRADES**

LENDIFY FIN (F 02G6T001) Account # 131136075101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 9/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 9/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XXXXX11  
(09 Months) 30 60 90 **Amount:** **Date:**

OPORTUNPROG (F 02CX002) Account # 2227658 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 12/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/17  
**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
10/15/19	LS FINANCING (FLA2613540 CAL)		
10/07/19	LENDIFY FINA (FNC4076411 CAL)		
8/22/19	LENDIFY FINA (FNC4076411 CAL)		
6/18/19	CAPITAL ONE (BPC3575459 NTL)		
4/09/19	FORD MOTOR C (NDT2340725 MCH)		
11/22/18	LENDIFY FINA (FNC4076411 CAL)		
9/07/18	DN RBRTO JWJ (JLA2010111 CAL)		
12/02/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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