



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/16/19 11:14 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-0695
 Name: Moncayo, Beatriz
 Current Address: 7685 S trask Ave A
 Westminster CA.92683

MONCAYOHERNANDEZ , BEATRIZ

Also Known As: MONCAYO,BEATRIZ
 MONCAYO,BEATRICE
SSN: 000-00-5568
Date of Birth: 08/73
Phone:
In File Since: 8/00

Current Address:
 7685 TRASK AV. #A.
 WESTMINSTER CA. 92683
 Reported 2/17

Previous Address:
 12912 LORNA ST. #B.
 GARDEN GROVE CA. 92841
 Reported 10/12

Previous Address:
 8091 CHAPMAN AV. #7.
 STANTON CA. 90680

EMPLOYMENT

GOVERNMENT CHILD CARE	Position: OTHERS	Start:	In File Since: 1/14
		End:	Effective: 1/14
SELF EMPLOYMENT	Position: LIMPIEZA	Start:	In File Since: 2/01
ANAHEIM, CA.		End:	Effective:

ALERTS AND SPECIAL MESSAGES

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

SCORING

Type	Score	Explanation
VANTAGESCOR3	+568	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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: 1	Trades: 13	Inquiries: 7				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 7					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$5,407	\$5,785	\$4,474	\$0	\$218	23%
Installment	7	\$9,275	\$0	\$6,985	\$0	\$444	n/a
Total	13	\$14,682	\$5,785	\$11,459	\$0	\$662	

COLLECTIONS

ERC (Y 26MT002) Account # 206479660 Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$356 **Opened:** 4/19
Account Type: OPEN **Past Due:** \$302 **Paid:**
Responsibility: I **Last Payment:** **Closed:**
Verified: 10/19
Update Method: automated

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

TRADES

JPMCB CARD (B 026QK001) Account # 426684162424 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,200 **Balance:** \$2,142 **Opened:** 11/14
Loan Type: CREDIT CARD **High Credit:** \$2,279 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN92 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 111111111111

JPMCB CARD (B 026QK001) Account # 426684156692 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$974 **Opened:** 3/16
Loan Type: CREDIT CARD **High Credit:** \$1,350 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN54 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(41 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 11111

OPORTUNPROG (F 02CX002) Account # 2794911 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,143 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$5,275 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M254 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(15 Months) 30 60 90 **Amount:** **Months 1-12:** 1X111111111111
Date: **Months 13-24:** 111

CCB/BIGLOTS (D 01NZ8341) Account # 778840122411 Account Rating R01
Type: REVOLVING **Credit Limit:** \$590 **Balance:** \$526 **Opened:** 10/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$582 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN30 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(11 Months) 30 60 90 **Amount:** **Months 1-12:** 211111111111
Date:

TRADES

CURACAO (H 083UH001) Account # 519999 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,155 **Balance:** \$0 **Opened:** 1/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
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:** X11111111111
(32 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111X111
Date: **Months 25-36:** 11111111

CCB/TOYOTA (B 01NZ8312) Account # 456420100041 Account Rating R01
Type: REVOLVING **Credit Limit:** \$840 **Balance:** \$832 **Opened:** 2/18
Loan Type: CREDIT CARD **High Credit:** \$1,196 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN42 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 9/19
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 7/19 (03) **Payment Pattern** **Months 1-12:** 1321121111111
(18 Months) 30 60 90 **Amount:** \$94 **Months 13-24:** 111111
Date: 7/19

LENDIFY FIN (F 02G6T001) Account # 131150858101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,842 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M190 **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:** **Months 13-24:** 11111
Date:

WELLS FARGO (B 0908N664) Account # 442644108249 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 5/15
Loan Type: SECURED CREDIT CARD **High Credit:** \$430 **Past Due:** \$0 **Paid:** 7/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 8/18
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111
(42 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111111
Date: **Months 25-36:** 1111111111111
Months 37-48: 111111

CURACAO (H 083UH001) Account # 5199992700 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: INSTALLMENT SALES **High Credit:** \$627 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 002M **Last Payment:** **Closed:** 6/18
Responsibility: I **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 7/17 (03) **Payment Pattern** **Months 1-12:** 21111X111132
(17 Months) 30 60 90 **Amount:** \$313 **Months 13-24:** 11111
Date: 7/17

TRADES

OPORTUNPROG (F 02CX002) Account # 2388087 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$1,272 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131227188101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 4/18
Remarks: CLOSED **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XX1111
(06 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2181711 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2089177 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/17
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 4/17
Remarks: CLOSED **Charge Off:** **Verified:** 4/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/16/19	LS FINANCING (FLA2613540 CAL)		
5/13/19	APOYO FINANC (FNC6038461 CAL)		
3/16/19	LENDIFY FINA (FNC4076411 CAL)		
12/18/18	SYNCB/WALMRT (NNY1212732 EAS)		
2/04/18	ELMORE TOYOT (ALA6024249 CAL)		
10/26/17	LENDIFY FINA (FNC4076411 CAL)		
10/22/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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