



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 10/17/19 16:19 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-7478  
 Name: Padilla , Veronica  
 Current Address: 2627 N Truxel Rd 78  
 Sacramento CA.95833

#### PADILLA , VERONICA

**Also Known As:** PADILLAANAYA,VERONICA,PATRICI PADILLA,VERONICA,PATRICIA  
**SSN:** 000-00-3190 **Phone:** **In File Since:** 5/07  
**Date of Birth:** 04/77

**Current Address:**  
 2627 TRUXEL RD. #78.  
 SACRAMENTO CA. 95833  
 Reported 10/11

**Previous Address:**  
 637 W. EL CAMINO AV.  
 SACRAMENTO CA. 95833  
 Reported 4/07

### ALERTS AND SPECIAL MESSAGES

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

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+638	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts 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)

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 12	<b>Inquiries:</b> 3				
<b>Negative Trade Accounts:</b> 2	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Installment</b>	10	\$4,575	\$0	\$3,469	\$0	\$246	n/a
<b>Closed w/Balance-</b>		n/a	n/a	\$903	\$903	\$0	n/a
<b>Total</b>	<b>12</b>	<b>\$4,575</b>	<b>\$0</b>	<b>\$4,372</b>	<b>\$903</b>	<b>\$246</b>	

COLLECTIONS

UNIVERSAL RE (Y 99ZX001) Account # 1185960 Account Rating O9B  
**Original Creditor:** STONEWOOD INSURANCE  
 Remarks: PLACED FOR COLLECTION  
**Amount Placed:** \$117  
**Balance:** \$159  
**Past Due:** \$117  
**Last Payment:**  
**Account Type:** OPEN  
**Responsibility:** I  
**Opened:** 5/16  
**Paid:**  
**Closed:**  
**Verified:** 10/19  
**Update Method:** automated

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

TRADES

FST PREMIER (B 041PF045) Account # 543362893539 Account Rating R09  
**Type:** REVOLVING  
**Loan Type:** CREDIT CARD  
**Responsibility:** I  
**Remarks:** UNPAID BALANCE CHARGED OFF  
**Credit Limit:** \$300  
**High Credit:** \$457  
**Terms:**  
**Balance:** \$457  
**Past Due:** \$457  
**Last Payment:**  
**Charge Off:**  
**Opened:** 9/15  
**Paid:**  
**Closed:** 4/16  
**Verified:** 11/18  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments (Months)** 30 60 90  
**Delinquency Maximum: Amount: Date: Payment Pattern**

FST PREMIER (B 041PF045) Account # 517800660960 Account Rating R09  
**Type:** REVOLVING  
**Loan Type:** CREDIT CARD  
**Responsibility:** I  
**Remarks:** UNPAID BALANCE CHARGED OFF  
**Credit Limit:** \$300  
**High Credit:** \$446  
**Terms:**  
**Balance:** \$446  
**Past Due:** \$446  
**Last Payment:**  
**Charge Off:**  
**Opened:** 9/15  
**Paid:**  
**Closed:** 1/16  
**Verified:** 2/16  
**Update Method:** automated  
**Months 1-12:**  
**Late Payments (Months)** 30 60 90  
**Delinquency Maximum: Amount: Date: Payment Pattern**

OPORTUNPROG (F 02CX002) Account # 3084161 Account Rating I01  
**Type:** INSTALLMENT  
**Loan Type:** UNSECURED  
**Responsibility:** I  
**Remarks:**  
**Credit Limit:** \$4,575  
**High Credit:** \$4,575  
**Terms:** 029M246  
**Balance:** \$3,469  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Opened:** 10/18  
**Paid:**  
**Closed:**  
**Verified:** 9/19  
**Update Method:** automated  
**Months 1-12:** 1X11111111  
**Late Payments (10 Months)** 0 0 0  
**Delinquency Maximum: Amount: Date: Payment Pattern**

OPORTUNPROG (F 02CX002) Account # 1740073 Account Rating I01  
**Type:** INSTALLMENT  
**Loan Type:** UNSECURED  
**Responsibility:** I  
**Remarks:** CLOSED  
**Credit Limit:** \$848  
**High Credit:** \$848  
**Terms:** 011M  
**Balance:** \$0  
**Past Due:** \$0  
**Last Payment:**  
**Charge Off:**  
**Opened:** 6/16  
**Paid:**  
**Closed:** 5/17  
**Verified:** 5/17  
**Update Method:** automated  
**Months 1-12:** 1111111111  
**Late Payments (10 Months)** 0 0 0  
**Delinquency Maximum: Amount: Date: Payment Pattern**

TRADES

OPORTUNPROG (F 02CX002) Account # 1119892 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14  
**Loan Type:** UNSECURED **High Credit:** \$2,526 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 6/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/16  
**Update Method:** automated  
**Months 1-12:** 11111X1XX11X  
**Months 13-24:** 11111

**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (17 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 861228 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 12/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/14  
**Update Method:** automated  
**Months 1-12:** XX11111

**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 684992 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13  
**Loan Type:** UNSECURED **High Credit:** \$1,465 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 4/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/14  
**Update Method:** automated  
**Months 1-12:** 11111111

**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (08 Months) 30 60 90 **Amount:**  
**Date:**

EASYPAY/DVRA (F 024QX001) Account # 5370IJ97 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/13  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$815 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 012M **Last Payment:** **Closed:** 3/14  
**Responsibility:** I **Charge Off:** **Verified:** 3/14  
**Remarks:** CLOSED **Update Method:** automated  
**Months 1-12:** 11X1

**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 516890 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/12  
**Loan Type:** UNSECURED **High Credit:** \$1,260 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M **Last Payment:** **Closed:** 7/13  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/13  
**Update Method:** automated  
**Months 1-12:** 11111X111

**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
 (09 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OPORTUNPROG (F 02CX002) Account # 415209 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/12  
**Loan Type:** UNSECURED **High Credit:** \$1,050 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 8/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
 (06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 301352 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/11  
**Loan Type:** UNSECURED **High Credit:** \$840 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M **Last Payment:** **Closed:** 1/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X111111  
 (08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 233752 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **Last Payment:** **Closed:** 4/11  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/11  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
10/17/19	LS FINANCING (FLA2613540 CAL)		
10/19/18	OPORTUN/PROG (FNC3435243 CAL)		
7/17/18	SYNCB/PPC (BMA2450957 EAS)		

**REPORT SERVICED BY**

TRANSUNION  
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 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
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