



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 10/01/20 16:56 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-1279
 Name: Herrera Martinez, Miguel
 Current Address: 1341 Amarone way
 Santa Maria CA.93458

HERRERAMARTINEZ , MIGUEL

Also Known As: HERRERA,MIGUEL,H MARTINEZ,MIGUEL,HERRERA
SSN: 000-00-1279 **Phone:**
Date of Birth: 11/83 **In File Since:** 5/03

Current Address:
 1400 YALE PL.
 SANTA MARIA CA. 93458
 Reported 3/19

Previous Address:
 1341 AMARONE WY.
 SANTA MARIA CA. 93458
 Reported 7/12

Previous Address:
 4790 5TH ST.
 GUADALUPE CA. 93434

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
ON TRAC SANTA MARIA, CA.				5/19	10/10
WINDSET FARMS	PACKER/DRIVER			9/17	10/17

SCORING

Type	Score	Explanation
VANTAGESCOR3	+589	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 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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: 5	Trades: 17	Inquiries: 6				
Negative Trade Accounts: 7	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	12	\$25,334	\$0	\$26,178	\$0	\$0	n/a
Closed w/Balance	-	n/a	n/a	\$9,705	\$9,705	\$0	n/a
Total	17	\$25,334	\$0	\$35,883	\$9,705	\$0	

COLLECTIONS

MIDLAND FUND (Y 36ET018)		Account # 306727132	Account Rating O9B
Original Creditor: CREDIT ONE BANK N A(retail)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$745	Opened: 10/17
Account Type: OPEN		Balance: \$745	Paid:
Responsibility: I		Past Due: \$745	Closed:
		Last Payment:	Verified: 9/20
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PORTFOLIO RC (Y 1KSE003)		Account # 5178058789239194	Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA N A(banking)	Remarks: DISPUTE INVESTIGATION COMPLETE?CUSTOMER DISAGREES	Amount Placed: \$570	Opened: 11/18
Account Type: OPEN		Balance: \$570	Paid:
Responsibility: I		Past Due: \$570	Closed:
		Last Payment:	Verified: 9/20
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
PLAZA SERVIC (Y 2FHK001)		Account # 329000163	Account Rating O9B
Original Creditor: ONEMAIN FINANCIAL(financial)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$3,189	Opened: 1/19
Account Type: OPEN		Balance: \$3,189	Paid:
Responsibility: I		Past Due: \$0	Closed:
		Last Payment:	Verified: 9/20
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
CAINE WEINER (Y 28A7001)		Account # 15400541	Account Rating O9B
Original Creditor: PROGRESSIVE(retail)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$131	Opened: 8/19
Account Type: OPEN		Balance: \$131	Paid:
Responsibility: I		Past Due: \$131	Closed:
		Last Payment:	Verified: 9/20
			Update Method: manual
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		
DIV ADJ SERV (Y 95HW002)		Account # 26750527	Account Rating O9B
Original Creditor: SPRINT(cableOrCellular)	Remarks: ACCOUNT INFORMATION DISPUTED BY CONSUMER	Amount Placed: \$1,257	Opened: 4/20
Account Type: OPEN		Balance: \$1,257	Paid:
Responsibility: I		Past Due: \$1,257	Closed:
		Last Payment:	Verified: 6/20
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

TRADES

COAST HILLS (Q 0979S001) Account # 2327400500 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,500 **Opened:** 2/17
Loan Type: AUTOMOBILE **High Credit:** \$15,709 **Past Due:** \$8,500 **Paid:**
Responsibility: C **Terms:** 060M **Last Payment:** **Closed:** 12/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/20
Update Method: automated
Months 1-12:

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

CHECKNGO/AXF (F 02GHA001) Account # 47079010 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/19
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 8/19
Update Method: automated
Months 1-12:

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

JPMCB CARD (B 026QK001) Account # 426684149516 Account Rating R09

Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,205 **Opened:** 9/16
Loan Type: CREDIT CARD **High Credit:** \$1,205 **Past Due:** \$1,205 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 4/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:

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

LENDMARK (F 022L5022) Account # 32900016303 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: AUTOMOBILE **High Credit:** \$3,315 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 049M **Last Payment:** **Closed:** 9/18
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/18
Update Method: automated
Months 1-12:

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

CREDITONEBNK (B 054MR013) Account # 444796232930 Account Rating R09

Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 9/16
Loan Type: CREDIT CARD **High Credit:** \$745 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 6/17
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 11/17
Update Method: automated
Months 1-12:

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

TRADES

CAPITAL ONE (B 01DTV003)		Account # 520094016136	Account Rating	R9P				
Type:	REVOLVING	Credit Limit:	\$400	Balance:	\$0	Opened:	12/11	
Loan Type:	CREDIT CARD	High Credit:	\$535	Past Due:		Paid:	3/15	
Responsibility:	I	Terms:		Last Payment:		Closed:	3/15	
Remarks:	DISPUTE INVESTIGATION COMPLETE - REPORTED BY GRANTOR			Charge Off:		Verified:	9/20	
Late Payments (Months)	30 60 90	Delinquency		Maximum: Amount: Date:		Payment Pattern	Update Method: locked	
FST PREMIER (B 041PF045)		Account # 543362896910	Account Rating	R9P				
Type:	REVOLVING	Credit Limit:	\$300	Balance:	\$0	Opened:	2/17	
Loan Type:	CREDIT CARD	High Credit:	\$406	Past Due:		Paid:	8/18	
Responsibility:	I	Terms:		Last Payment:		Closed:	5/17	
Remarks:	ACCOUNT INFORMATION DISPUTED BY CONSUMER			Charge Off:		Verified:	8/18	
Late Payments (Months)	30 60 90	Delinquency		Maximum: Amount: Date:		Payment Pattern	Update Method: locked	
DPT ED/NAVI (B 06372061)		Account # E00920200803200804	Account Rating	I01				
Type:	INSTALLMENT	Credit Limit:		Balance:	\$1,167	Opened:	8/20	
Loan Type:	STUDENT LOAN	High Credit:	\$1,167	Past Due:	\$0	Paid:		
Responsibility:	I	Terms:		Last Payment:		Closed:		
Remarks:	PAYMENT DEFERRED			Charge Off:		Verified:	8/20	
Late Payments (Months)	30 60 90	Delinquency		Maximum: Amount: Date:		Payment Pattern	Update Method: automated	
DPT ED/NAVI (B 06372061)		Account # E01020200803200804	Account Rating	I01				
Type:	INSTALLMENT	Credit Limit:		Balance:	\$2,000	Opened:	8/20	
Loan Type:	STUDENT LOAN	High Credit:	\$2,000	Past Due:	\$0	Paid:		
Responsibility:	I	Terms:		Last Payment:		Closed:		
Remarks:	PAYMENT DEFERRED			Charge Off:		Verified:	8/20	
Late Payments (Months)	30 60 90	Delinquency		Maximum: Amount: Date:		Payment Pattern	Update Method: automated	
DPT ED/NAVI (B 06372061)		Account # E00120170707170711	Account Rating	I01				
Type:	INSTALLMENT	Credit Limit:		Balance:	\$3,500	Opened:	7/17	
Loan Type:	STUDENT LOAN	High Credit:	\$3,500	Past Due:	\$0	Paid:		
Responsibility:	I	Terms:	120M	Last Payment:		Closed:		
Remarks:	PAYMENT DEFERRED			Charge Off:		Verified:	8/20	
Late Payments (37 Months)	0 0 0 30 60 90	Delinquency		Maximum: Amount: Date:		Payment Pattern	Update Method: automated	
							Months 1-12:	XXXXXXXXXXXX
							Months 13-24:	XXXXXXXX1111
							Months 25-36:	111111111111
							Months 37-48:	1

TRADES

DPT ED/NAVI (B 06372061) Account # E00220170707170711 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,684 **Opened:** 7/17

Loan Type: STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/20

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(37 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** XXXXXXXX1111
Months 25-36: 111111111111
Months 37-48: 1

DPT ED/NAVI (B 06372061) Account # E00520180625180626 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,167 **Opened:** 6/18

Loan Type: STUDENT LOAN **High Credit:** \$1,167 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/20

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(26 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** XXXXXXXX1111
Months 25-36: 11

DPT ED/NAVI (B 06372061) Account # E00720200210200211 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,500 **Opened:** 2/20

Loan Type: STUDENT LOAN **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/20

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

DPT ED/NAVI (B 06372061) Account # E00820200210200211 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$6,008 **Opened:** 2/20

Loan Type: STUDENT LOAN **High Credit:** \$6,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/20

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

DPT ED/NAVI (B 06372061) Account # E00620180625180626 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,152 **Opened:** 6/18

Loan Type: STUDENT LOAN **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 120M **Last Payment:** **Closed:**

Remarks: PAYMENT DEFERRED **Charge Off:** **Verified:** 8/20

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(26 Months) 30 60 90 **Amount:** **Months 1-12:** XXXXXXXXXXXXX
Date: **Months 13-24:** XXXXXXXX1111
Months 25-36: 11

TRADES

COAST HILLS (Q 0979S001) Account # 1624900500 Account Rating I01

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/07

Loan Type: AUTOMOBILE **High Credit:** \$24,105 **Past Due:** \$0 **Paid:**

Responsibility: S **Terms:** 072M **Last Payment:** **Closed:** 5/13

Remarks: CLOSED **Charge Off:** **Verified:** 5/13

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: 1111XX111111

DN RBRT0 JWL (J 0956X015) Account # 6507 Account Rating R01

Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 12/09

Loan Type: CHARGE ACCOUNT **High Credit:** \$1,383 **Past Due:** \$0 **Paid:** 12/11

Responsibility: I **Terms:** **Last Payment:** **Closed:** 2/12

Remarks: **Charge Off:** **Verified:** 2/12

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**

(06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111

Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
10/01/20	LS FINANCING (FLA2613540 CAL)		
6/29/20	SYNCB/VERIZO (BNY2741021 EAS)		
10/05/19	CB INDIGO (BPT4997215 WAS)		
9/16/19	VERIZON WIRE (ULA7577611 CAL)		
6/15/19	HOME MOTORS (ACH6312555 CHI)		
5/31/19	CHECK INTO C (FTN5147441 SCT)		
5/11/19	ACE CASH EXP (FHO5134479 SCT)		

REPORT SERVICED BY

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