



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 8/22/19 13:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: bernal, hugo
 Current Address: 140 EL CAMINO REAL APT 2
 SAN BRUNO CA.94066

BERNAL , HUGO B.

Also Known As: ANDRADEBERNAL,HUGO
SSN: 000-00-6945
Date of Birth: 02/85
Phone:
In File Since: 4/05

Current Address:
 140 EL CAMINO REAL #2.
 SAN BRUNO CA. 94066
 Reported 11/18

Previous Address:
 6229 MISSION ST. #B.
 DALY CITY CA. 94014
 Reported 4/15

Previous Address:
 117 HIGHLAND AV. #A.
 SAN FRANCISCO CA. 94110

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
MOLLIE STONES SAN BRUNO, CA.	PRODUCE MGR			4/18	7/13
MILLIE STONES MARKET SAN FRANCISCO, CA.	ASISTANT MANAGER			3/13	3/13

SCORING

Type	Score	Explanation
VANTAGESCOR3	+533	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 72 Too many installment accounts with a delinquent or derogatory payment status 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:	4	Trades:	15	Inquiries:	10
Negative Trade Accounts:	5	Trade Accounts with Any Historical Negatives:	4	Occurrence of Historical Negatives:	26		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$850	\$750	\$648	\$0	\$25	14%
Installment	9	\$43,136	\$0	\$30,842	\$0	\$807	n/a
Closed w/Balance-		n/a	n/a	\$4,648	\$4,648	\$0	n/a
Total	15	\$43,986	\$750	\$36,138	\$4,648	\$832	

COLLECTIONS

ERC (Y 26MT002) Account # 199282115 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** ACCOUNT INFORMATION **Amount Placed:** \$1,245 **Opened:** 9/18
Account Type: OPEN **Balance:** \$1,245 **Paid:**
Responsibility: I **DISPUTED BY CONSUMER** **Past Due:** \$1,245 **Closed:**
Last Payment: **Verified:** 8/19
Update Method: automated

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

LVNV FUNDING (Y 21T9002) Account # 4447962275755944 Account Rating O9B
Original Creditor: CREDIT ONE BANK N **Remarks:** PLACED FOR **Amount Placed:** \$1,402 **Opened:** 2/18
A(financial) **COLLECTION** **Balance:** \$1,402 **Paid:**
Account Type: OPEN **Past Due:** \$1,402 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 8/19
Update Method: automated

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

AD ASTRA REC (Y 2BRL001) Account # 4691048 Account Rating O9B
Original Creditor: SPEEDYCASH COM 94 **Remarks:** PLACED FOR **Amount Placed:** \$315 **Opened:** 8/15
CA(financial) **COLLECTION** **Balance:** \$315 **Paid:**
Account Type: OPEN **Past Due:** \$315 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 8/19
Update Method: automated

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

STATES RECOV (Y 644M001) Account # 12141260002698006 Account Rating O9P
Original Creditor: FIRST TECHNOLOGY FCU **Remarks:** PAID COLLECTION **Amount Placed:** \$3,389 **Opened:** 12/12
Account Type: OPEN **Balance:** \$0 **Paid:** 10/13
Responsibility: S **Past Due:** \$0 **Closed:** 10/13
Last Payment: **Verified:** 10/13
Update Method: automated

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

TRADES

LENDUP (F 02EDA001) Account # 736343082 Account Rating IO9
Type: INSTALLMENT **Credit Limit:** **Balance:** \$801 **Opened:** 11/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$801 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 9/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 8/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
(Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

TRADES

OPPITY FIN (F 02EZFO01) Account # 571057 Account Rating 109			
Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks: UNPAID BALANCE CHARGED OFF	Credit Limit: High Credit: \$2,600 Terms: 013M	Balance: \$2,767 Past Due: \$2,767 Last Payment: Charge Off:	Opened: 9/16 Paid: Closed: 9/17 Verified: 7/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
FST PREMIER (B 041PF045) Account # 517800665205 Account Rating R09			
Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: CLOSED BY CREDIT GRANTOR	Credit Limit: \$700 High Credit: \$1,080 Terms:	Balance: \$1,080 Past Due: \$1,080 Last Payment: Charge Off:	Opened: 8/16 Paid: Closed: 11/18 Verified: 4/19 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
PLAIN GREEN (F 02ED9001) Account # 497367 Account Rating 109			
Type: INSTALLMENT Loan Type: UNSECURED Responsibility: I Remarks: PURCHASED BY ANOTHER LENDER	Credit Limit: High Credit: \$1,903 Terms: 017M	Balance: \$0 Past Due: \$0 Last Payment: Charge Off:	Opened: 1/18 Paid: Closed: 6/18 Verified: 6/18 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
CREDITONEBNK (B 054MR013) Account # 444796227575 Account Rating R09			
Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks: PURCHASED BY ANOTHER LENDER	Credit Limit: \$900 High Credit: \$1,402 Terms:	Balance: \$0 Past Due: \$0 Last Payment: Charge Off:	Opened: 3/15 Paid: Closed: 10/17 Verified: 3/18 Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum: Amount: Date:	Payment Pattern
CAPITAL ONE (B 01DTV001) Account # 517805774000 Account Rating R01			
Type: REVOLVING Loan Type: CREDIT CARD Responsibility: I Remarks:	Credit Limit: \$750 High Credit: \$850 Terms: MIN25	Balance: \$648 Past Due: \$0 Last Payment: Charge Off:	Opened: 3/15 Paid: Closed: Verified: 8/19 Update Method: automated
Late Payments (48 Months) 2 1 0 30 60 90	Delinquency	Maximum: 6/19 (03) Amount: \$69 Date: 6/19	Payment Pattern
			Months 1-12: 132111111211 Months 13-24: 111111111111 Months 25-36: 111111111111 Months 37-48: 111111111111

TRADES

ALLY FINCL (F 0259237L) Account #85923758902 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,047 **Opened:** 10/15
Loan Type: AUTOMOBILE **High Credit:** \$19,329 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M382 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 13 3 0 **Delinquency** **Maximum:** 2/18 (03) **Payment Pattern** **Months 1-12:** 322213222221
(45 Months) 30 60 90 **Amount:** \$748 **Months 13-24:** 211232212111
Date: 2/18 **Months 25-36:** 111111111111
Months 37-48: 11111111

AMER HONDA (Q 03946022) Account #424512103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$21,795 **Opened:** 11/18
Loan Type: AUTOMOBILE **High Credit:** \$23,807 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M425 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 7/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111

FST PREMIER (B 041PF015) Account #517800654109 Account Rating R01
Type: REVOLVING **Credit Limit:** \$425 **Balance:** \$0 **Opened:** 4/15
Loan Type: CREDIT CARD **High Credit:** \$511 **Past Due:** \$0 **Paid:** 11/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 11/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111121
(46 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1111111111

AMER HONDA (Q 03946022) Account #307917344 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/16
Loan Type: AUTO LEASE **High Credit:** \$16,123 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 12/18
Remarks: CLOSED **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(29 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111

WEBBNK/FHUT (D 02CSN002) Account #636992104867 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 8/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$205 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 10/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(39 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111

TRADES

KOHL'S/CAPONE (D 012EN005) Account # 639305082749 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 3/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$401 **Past Due:** \$0 **Paid:** 7/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/18
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 8/18
Update Method: automated
Late Payments 2 1 3 **Delinquency** **Maximum:** 6/18 (05) **Payment Pattern**
 (29 Months) 30 60 90 **Amount:** \$194 **Months 1-12:** 554321112111
Date: 6/18 **Months 13-24:** 111111111111
Months 25-36: 11111

LENDUP (F 02EDA001) Account # 482858529 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 11/17
Remarks: CLOSED **Charge Off:** **Verified:** 11/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

LENDUP (F 02EDA001) Account # 331307159 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 012M **Last Payment:** **Closed:** 5/17
Remarks: CLOSED **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (05 Months) 30 60 90 **Amount:** **Months 1-12:** 11111
Date:

RDLPH INC (F 01Q48001) Account # 20025854 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/13
Loan Type: AUTOMOBILE **High Credit:** \$7,135 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 048M **Last Payment:** **Closed:** 10/15
Remarks: CLOSED **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111X11111
Months 25-36: 1111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/22/19	LS FINANCING (FLA2613540 CAL)		
2/08/19	OPORTUN/PROG (FNC3435243 CAL)		
1/29/19	DUBLIN TOYOT (ALA4578355 CAL)		
9/05/18	UCS (RPH5021434 EAS)		
5/22/18	ACE CASH EXP (FHO5134479 SCT)		
5/16/18	ACE CASH EXP (FHO5134479 SCT)		
4/19/18	ACE CASH EXP (FHO5134479 SCT)		
2/16/18	OPORTUN/PROG (FNC3435243 CAL)		
1/11/18	BRCLYSBANKDE (BWL3390354 WIL)		
8/22/17	LENDMART LLC (FLA5832626 CAL)		

REPORT SERVICED BY

TRANSUNION
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