



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/19/19 14:38 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Rizo, Edwin
 Current Address: 096 S Figueroa St #6
 Los Angeles CA.90003

RIZOCRUZ , EDWIN

Also Known As: RIZO,EDWIN SSN: 000-00-6563 Phone: In File Since: 10/14
 Date of Birth: 03/82

Current Address:
 9529 S. FIGUEROA ST. #6.
 LOS ANGELES CA. 90003
 Reported 10/14

EMPLOYMENT

Name	Position	Start	End	In File Since	Effective
MARIA ESTEFANA ROSS		12/12		2/19	10/18
ABN JANITOR SERVICES	CUSTODIAN	11/05		1/19	1/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+565	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 95 You have too many collection agency accounts that are unpaid 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:	3	Trades:	14	Inquiries:	16
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	14	\$42,022	\$0	\$40,917	\$0	\$1,343	n/a
Total	14	\$42,022	\$0	\$40,917	\$0	\$1,343	

COLLECTIONS

CREDIT COLL (Y 1GZD005) Account # 68400034 Account Rating O9B
Original Creditor: INFINITY GENERAL INSURANCE COM(insurance) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$142 **Opened:** 3/18
Account Type: OPEN **Past Due:** \$142 **Paid:**
Responsibility: I **Last Payment:** **Closed:**
Verified: 6/19
Update Method: automated

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

ERC (Y 26MT002) Account # 180664316 Account Rating O9B
Original Creditor: CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$55 **Opened:** 11/17
Account Type: OPEN **Past Due:** \$55 **Paid:**
Responsibility: I **Last Payment:** **Closed:**
Verified: 6/19
Update Method: automated

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

ERC (Y 26MT002) Account # 194875445 Account Rating O9B
Original Creditor: SPRINT(cableOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$2,615 **Opened:** 5/18
Account Type: OPEN **Past Due:** \$2,615 **Paid:**
Responsibility: I **Last Payment:** **Closed:**
Verified: 6/19
Update Method: automated

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

TRADES

CHRYSLERCAP (F 02E3D001) Account # 30000221696871000 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$34,629 **Opened:** 1/19
Loan Type: AUTOMOBILE **High Credit:** \$34,831 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 073M821 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(03 Months) 30 60 90 **Amount:** **Start Date:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101133920102 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,578 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M132 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

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

TRADES

APOYO FINANC (F 02BZ2001) Account # NOR1206 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,376 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$3,716 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M232 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101133920101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$2,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111
(10 Months) 30 60 90 **Amount:**
Date:

TIME FINANCE (F 079FK005) Account # 90063849 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: AUTOMOBILE **High Credit:** \$11,413 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 049M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 211111111111
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 3113578 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,334 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$1,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M158 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LUNA FIN LLC (F 02F8B001) Account # 21401513 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: AUTOMOBILE **High Credit:** \$12,394 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(33 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111

TRADES

APOYO FINANC (F 02BZ2001) Account # NOR922 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$3,150 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 2/19
Remarks: CLOSED **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 2768687 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 11/18
Remarks: CLOSED **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 2227222 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **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:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101133621101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/18
Remarks: CLOSED **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X11111
(06 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 1905780 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1713664 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/16
Remarks: CLOSED **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1497684 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/15
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 5/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/16
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
6/19/19	LS FINANCING (FLA2613540 CAL)		
5/31/19	LS FINANCING (FLA2613540 CAL)		
5/27/19	LENDIFY FINA (FNC4076411 CAL)		
2/11/19	APOYO FINANC (FNC6038461 CAL)		
1/29/19	CHRYSLER CAP (FDF2864344 SCT)		
1/27/19	JPMCB AUTO (BCP0006508 NTL)		
1/27/19	COAF (FPC1246538 NTL)		
1/27/19	EXETER FIN (FDF1654822 SCT)		
1/27/19	CPS (FLA2817275 CAL)		
1/27/19	TD AUTO FINA (FDT4113756 MCH)		
1/27/19	RUSSELL WEST (ACH5664043 CH)		
10/24/18	LENDIFY FINA (FNC4076411 CAL)		
10/13/18	NISSANI BROS (ALA2866238 CAL)		
9/19/18	LENDIFY FINA (FNC4076411 CAL)		
9/08/18	APOYO FINANC (FNC6038461 CAL)		
4/29/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

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