



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/19/19 14:43 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: juarez, jose
 Current Address: 895 N Catalina Ave
 Pasadena CA.91104

MERINO ,JOSE J.

Also Known As:

JUAREZ,JOSE,M

SSN: 000-00-7066
Date of Birth: 03/69

Phone:

In File Since: 7/95

Current Address:
 832 MERRETT DR.
 PASADENA CA. 91104
 Reported 11/07

Previous Address:
 225 N. CATALINA ST. #3.
 LOS ANGELES CA. 90004
 Reported 10/07

Previous Address:
 1424 IOWA ST.
 PASADENA CA. 91103

EMPLOYMENT

FRONT PORCH	Position: MAINTENANCE	Start:	In File Since: 5/18
		End:	Effective: 5/18
DOMINOS	Position: DELIVERY DRIVER	Start:	In File Since: 3/18
		End:	Effective: 3/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+605	98 There is a bankruptcy on your credit report 12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 85 You have too many inquiries on your credit report SCORECARD: 02

CREDIT INFORMATION Summary (Total History)

Public Records: 1	Collections: 2	Trades: 19	Inquiries: 21				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	8	\$4,359	\$3,648	\$1,350	\$0	\$184	63%
Installment	11	\$20,036	\$0	\$15,659	\$0	\$1,003	n/a
Total	19	\$24,395	\$3,648	\$17,009	\$0	\$1,187	

COLLECTIONS

CMRE FINANCE (Y 2746006)	Account # 90HMH0010046515501	Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$1,382
Account Type: OPEN		Balance: \$1,491
Responsibility: I		Past Due: \$1,491
		Last Payment:
		Opened: 8/18
		Paid:
		Closed:
		Verified: 5/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

ERC (Y 26MT002)	Account # 173928686	Account Rating O9P
Original Creditor: DISH(cableOrCellular)	Remarks: PAID COLLECTION	Amount Placed: \$216
Account Type: OPEN		Balance: \$0
Responsibility: I		Past Due: \$0
		Last Payment:
		Opened: 6/17
		Paid:
		Closed: 7/17
		Verified: 7/17
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

PUBLIC RECORDS

Z 508726P	Docket # 1615704	
Type: CHAPTER 7 BANKRUPTCY DISCHARGED	Location:	Filed: 4/16
Court: BK(U.S. Bankruptcy Court)	Plaintiff:	Effective:
Responsibility: I	Attorney: OMAR ZAMBRANO	Paid: 8/16
	Liabilities:	
	Orig Balance:	
	Curr Balance:	

TRADES

THD/CBNA (B 026H3005)	Account # 603532094176	Account Rating R01
Type: REVOLVING	Credit Limit: \$500	Balance: \$62
Loan Type: CHARGE ACCOUNT	High Credit: \$513	Past Due: \$0
Responsibility: I	Terms: MIN28	Last Payment:
Remarks:		Charge Off:
		Opened: 1/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (04 Months)	Delinquency	Payment Pattern
0 0 0	Maximum:	Months 1-12: 1111
30 60 90	Amount:	
	Date:	

SEARS/CBNA (B 06256458)	Account # 512107265463	Account Rating R01
Type: REVOLVING	Credit Limit: \$751	Balance: \$391
Loan Type: CREDIT CARD	High Credit: \$779	Past Due: \$0
Responsibility: I	Terms: MIN40	Last Payment:
Remarks:		Charge Off:
		Opened: 1/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (04 Months)	Delinquency	Payment Pattern
0 0 0	Maximum:	Months 1-12: 1111
30 60 90	Amount:	
	Date:	

TRADES

CREDITONEBNK (B 054MR013) Account # 444796240218 Account Rating R01
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$0 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$374 **Past Due:** \$0 **Paid:** 5/19
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED BY CONSUMER **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

HC ROYA (F 02919003) Account # 2382 Account Rating R01
Type: REVOLVING **Credit Limit:** \$897 **Balance:** \$147 **Opened:** 7/17
Loan Type: INSTALLMENT SALES **High Credit:** \$666 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** MIN33 **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

VEROS CREDIT (F 02DEL001) Account # 10010111249321010 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,104 **Opened:** 9/18
Loan Type: AUTOMOBILE **High Credit:** \$5,847 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 024M302 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
 (07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124115800103 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$100 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M114 **Last Payment:** **Closed:**
Remarks: **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:

ONEMAIN (F 02FRQ001) Account # 12185228044170960 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,396 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$7,613 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 060M267 **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:

TRADES

SYNCB/CARECR (F 0999206T) Account # 601918362413 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$311 **Opened:** 11/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$421 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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 # 3187005 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,600 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M198 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

FST PREMIER (B 041PF004) Account # 543362897309 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$22 **Opened:** 6/17
Loan Type: CREDIT CARD **High Credit:** \$538 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN22 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

THD/CBNA (B 026H3005) Account # 603532093520 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$417 **Opened:** 10/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$447 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN34 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**

DN RBRTO JWJ (J 0956X015) Account # 7151 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$995 **Past Due:** \$0 **Paid:** 2/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

TRADES

ONEMAIN (F 02FRQ001) Account # 4185228044170960 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$4,579 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 7381 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,459 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 062M122 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 11/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

AAT CAPITAL (F 02FT8001) Account # 7066 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$2,501 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 062M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 124115800102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/17
Loan Type: UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 6/18
Remarks: CLOSED **Charge Off:** **Verified:** 6/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX111111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CXY002) Account # 2004496 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 10/17
Remarks: CLOSED **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

TRADES

AAT CAPITAL (F 02FT8001)		Account # 6792	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 6/17
Loan Type: UNSECURED	High Credit: \$2,501	Past Due: \$0	Paid:
Responsibility: I	Terms: 068M	Last Payment:	Closed: 10/17
Remarks: CLOSED		Charge Off:	Verified: 10/17
			Update Method: automated
Late Payments 0 0 0 Delinquency	Maximum:	Payment Pattern	Months 1-12: 111
(03 Months) 30 60 90	Amount:		
	Date:		

AAT CAPITAL (F 02FT8001)		Account # 6606	Account Rating 101
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 3/17
Loan Type: UNSECURED	High Credit: \$2,501	Past Due: \$0	Paid:
Responsibility: I	Terms: 052M	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: 11
(02 Months) 30 60 90	Amount:		
	Date:		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
6/08/19	LENDIFY FINA (FNC4076411 CAL)		
2/01/19	NEW AMERICAN (QCS8118195 CNM)		
11/13/18	SYNCB (NDY1263431 DAY)		
8/20/18	CREDCO (ZCO8256078 CAL)		
7/05/18	LENDIFY FINA (FNC4076411 CAL)		
5/31/18	COAF (FPC1246538 NTL)		
5/24/18	JPMCB AUTO (BCP0006508 NTL)		
5/23/18	COAF (FPC1246538 NTL)		
5/23/18	EXETER FIN (FDF1654822 SCT)		
5/10/18	DN RBRT0 JW (JLA2010111 CAL)		
3/06/18	COAF (FPC1246538 NTL)		
3/06/18	EXETER FIN (FDF1654822 SCT)		
10/29/17	CREDCO (ZCO8256078 CAL)		
10/08/17	CREDCO (ZCO8256078 CAL)		
8/31/17	LENDIFY FINA (FNC4076411 CAL)		
7/24/17	HY CITE INC (FMD0001177 WIS)		
7/13/17	VERIZON WIRE (ULA7577611 CAL)		
6/25/17	COAF (FPC1246538 NTL)		
6/25/17	NISSAN OF VA (ACH1995137 CHI)		
6/23/17	AAT CAPITAL (FLA3354242 CAL)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508726P	(855) 460-9641	255 E. TEMPLE STREET LOS ANGELES, CA 90012

REPORT SERVICED BY

TRANSUNION
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