



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/19/19 14:15 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Cortez, Cesar  
 Current Address: 16921 Minoru Ln B  
 Huntington Beach CA.92647

**CORTEZHERRNANDE , CESAR ARNOLDO**

**Also Known As:** HERNANDEZCORTEZ,CESAR,ARNO LDO  
 CORTEZ,CESAR,ARNOLDO  
 HERNANDEZ,CESARARNOLDO

**SSN:** 000-00-8175      **Phone:**      **In File Since:** 11/07

**Date of Birth:** 07/81

**Current Address:**  
 16921 MINORU LN. #B.  
 HUNTINGTON BEACH CA. 92647  
 Reported 7/18

**Previous Address:**  
 1931 POMONA AV. #C.  
 COSTA MESA CA. 92627  
 Reported 1/17

**Previous Address:**  
 8104 SE. RAYMOND ST. #1.  
 PORTLAND OR. 97206

### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
WILD TACO	COOK	1/15		1/19	1/19
BARE FLAG FIAH COMPANY				11/18	11/18

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+574</b>	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 76 You have insufficient credit history on installment loans 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:	5	Inquiries:	12
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	1	\$700	\$700	\$970	\$0	\$69	0%
Installment	4	\$5,825	\$0	\$5,220	\$0	\$391	n/a
<b>Total</b>	<b>5</b>	<b>\$6,525</b>	<b>\$700</b>	<b>\$6,190</b>	<b>\$0</b>	<b>\$460</b>	

**COLLECTIONS**

ERC (Y 26MT002) Account # 136060795 Account Rating O9B  
**Original Creditor:** TMOBILE(cableOrCellular ) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$814 **Opened:** 10/15  
**Account Type:** OPEN **Balance:** \$814 **Paid:**  
**Responsibility:** I **Past Due:** \$814 **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated

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

NATLCRSYS (Y 1GVJ001) Account # 2767637 Account Rating O9B  
**Original Creditor:** CRESCENT CITY **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,813 **Opened:** 7/13  
**Account Type:** OPEN **Balance:** \$1,813 **Paid:**  
**Responsibility:** I **Past Due:** \$1,813 **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated

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

PROG MGT SYS (Y 2053001) Account # 24489346 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,638 **Opened:** 11/16  
**Account Type:** OPEN **Balance:** \$2,050 **Paid:**  
**Responsibility:** I **Past Due:** \$2,050 **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated

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

**TRADES**

APOYO FINANC (F 02BZ2001) Account # SAB2011 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,788 **Opened:** 1/19  
**Loan Type:** UNSECURED **High Credit:** \$4,325 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M262 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101143636103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,432 **Opened:** 3/19  
**Loan Type:** UNSECURED **High Credit:** \$1,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 015M129 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11  
**Date:**

TRADES

CURACAO (H 083UH001) Account # 544968 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$970 **Opened:** 11/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$700 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN69 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Months 1-12:** 11111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(05 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101143636102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Months 1-12:** X111111XXXXX  
**Months 13-24:** 111  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(15 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101143636101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 10/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 10/17  
**Update Method:** automated  
**Months 1-12:** 1  
**Late Payments** 0 0 0 **Delinquency** **Maximum:**  
(01 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
3/21/19	CAPITAL ONE (BPC3575459 NTL)		
3/21/19	LENDIFY FINA (FNC4076411 CAL)		
2/14/19	CAP ONE (BPC2699824 NTL)		
1/03/19	APOYO FINANC (FNC6038461 CAL)		
12/20/18	LENDIFY FINA (FNC4076411 CAL)		
11/22/18	CURACAO (HLA2456536 CAL)		
5/01/18	OPORTUN/PROG (FNC3435243 CAL)		
4/26/18	SYNCB/WALMRT (NNY1212732 EAS)		
11/19/17	SYNCB/WALMRT (NNY1212732 EAS)		
10/19/17	LENDIFY FINA (FNC4076411 CAL)		
6/22/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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