



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/19/19 15:36 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Penaloza, Jose
 Current Address: 8572 E Western ave Ave 6
 Buena park CA.90620

PENALOZA , JOSE

Also Known As: PENALAZAPINEDA,JOSE,ANGEL
 PENALOZA,JOSE,ANGEL
SSN: 000-00-8286
Date of Birth: 02/78
Phone:
In File Since: 9/15

Current Address:
 8572 WESTERN AV. #6.
 BUENA PARK CA. 90620
 Reported 10/16
Previous Address:
 445 S. CLEMENTINE ST. #138.
 ANAHEIM CA. 92805
 Reported 9/15

EMPLOYMENT

NORTHGATE
Position:
Start:
End:
In File Since: 1/18
Effective: 1/18

SCORING

| Type | Score | Explanation |
|---------------------|-------------|---|
| VANTAGESCOR3 | +591 | 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 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: 1 | Trades: 4 | Inquiries: 7 | | | | |
| Negative Trade Accounts: 1 | Trade Accounts with Any Historical Negatives: 0 | Occurrence of Historical Negatives: 0 | | | | | |
| | Count | High Credit | Credit Limit | Balance | Past Due | Payment | Available |
| Installment | 4 | \$21,642 | \$0 | \$18,941 | \$0 | \$613 | n/a |
| Total | 4 | \$21,642 | \$0 | \$18,941 | \$0 | \$613 | |

COLLECTIONS

PORTFOLIO RC (Y 1K5E003) Account # 5178058992950694 Account Rating O9B
Original Creditor: CAPITAL ONE BANK USA **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$352 **Opened:** 12/14
 N A(banking) **Balance:** \$352 **Paid:**
Account Type: OPEN **Past Due:** \$352 **Closed:**
Responsibility: I **Last Payment:** **Verified:** 6/19
Update Method: automated

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

TRADES

CURACAO (H 083UH001) Account # 5323837800 Account Rating I9P
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/12
Loan Type: INSTALLMENT SALES **High Credit:** **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** **Last Payment:** **Closed:** 4/16
Responsibility: I **Charge Off:** **Verified:** 4/16
Remarks: PAID IN FULL - WAS A CHARGE OFF **Update Method:** automated

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

CAP ONE AUTO (F 01W2K001) Account # 62063573877191001 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$18,672 **Opened:** 1/18
Loan Type: AUTOMOBILE **High Credit:** \$21,112 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M529 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:**
 (16 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111111111
Date: **Months 13-24:** 1111

OPORTUNPROG (F 02CX002) Account # 3255002 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$269 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M84 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111

OPORTUNPROG (F 02CX002) Account # 2552335 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$1,690 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 1/19
Remarks: CLOSED **Charge Off:** **Verified:** 1/19
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:**
 (12 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111111111
Date:

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|---------|-------------------------------|------|--------|
| 6/19/19 | LS FINANCING (FLA2613540 CAL) | | |
| 6/15/19 | LENDIFY FINA (FNC4076411 CAL) | | |
| 1/08/18 | EXETER FIN (FDF1654822 SCT) | | |
| 1/08/18 | JPMCB AUTO (BCP0006508 NTL) | | |

INQUIRIES

| Date | Subscriber Name (Code) | Type | Amount |
|-------------|-------------------------------|-------------|---------------|
| 1/08/18 | COAF (FPC1246538 NTL) | | |
| 1/08/18 | WIN HYUNDAI (ALA3734744 CAL) | | |
| 12/16/17 | OPORTUN/PROG (FNC3435243 CAL) | | |

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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