



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/19/19 19:32 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-5872
 Name: Moreno , Roberto
 Current Address: 1348,E,E nocta st St A-2
 Ontario CA.91764

MORENOSUAREZ SR, ROBERTO

Also Known As:

MORENO,ROBERTO
 ROBERTO,MORENO

SSN: 000-00-5872
 Date of Birth: 03/66

Phone:

In File Since: 12/04

Current Address:

1348 E. NOCTA ST. #A2.
 ONTARIO CA. 91764
 Reported 4/15

Previous Address:

13151 YORBA AV. #78.
 CHINO CA. 91710
 Reported 11/04

Previous Address:

1348 E. LOCTA ST. #A2.
 ONTARIO CA. 91764

EMPLOYMENT

LAMWOOD SEATING PRODUCTS
 INC
 POMONA, CA.

Position: CARPENTER

Start: 8/13
 End:

In File Since: 10/18
 Effective: 7/18

LANDWOOD SEATRING

Position:

Start:
 End:

In File Since: 8/15
 Effective: 8/15

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type

VANTAGESCOR3

Score
+615

Explanation

12 The date that you opened your oldest account is too recent
 07 You have too many delinquent or derogatory accounts
 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:	2	Trades:	11	Inquiries:	3
Negative Trade Accounts:	3	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	10	\$3,538	\$0	\$1,679	\$0	\$304	n/a
Closed w/Balance-		n/a	n/a	\$634	\$0	\$0	n/a
Total	11	\$3,538	\$0	\$2,313	\$0	\$304	

COLLECTIONS

ERC (Y 26MT002) Account # 180650796 Account Rating O9B

Original Creditor: CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$182 **Balance:** \$182 **Past Due:** \$182 **Last Payment:** **Opened:** 11/17 **Paid:** **Closed:** **Verified:** 6/19

Account Type: OPEN **Responsibility:** I **Update Method:** automated

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

ALLIED COLL (Y 1Q4B002) Account # D924360N1 Account Rating O9B

Original Creditor: CURACAO(retail) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$634 **Balance:** \$837 **Past Due:** \$837 **Last Payment:** **Opened:** 2/16 **Paid:** **Closed:** **Verified:** 4/19

Account Type: OPEN **Responsibility:** I **Update Method:** automated

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

TRADES

CURACAO (H 083UH001) Account # 5125292100 Account Rating I09

Type: INSTALLMENT **Credit Limit:** **Balance:** \$634 **Opened:** 5/12

Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$634 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 4/16

Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19

Late Payments **Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Update Method:** automated

(Months) 30 60 90 **Months 1-12:**

CAPITAL ONE (B 01DTV001) Account # 517805992581 Account Rating R9P

Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 2/15

Loan Type: CREDIT CARD **High Credit:** \$447 **Past Due:** \$0 **Paid:** 12/18

Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/18

Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 2/19

Late Payments **Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Update Method:** automated

(Months) 30 60 90 **Months 1-12:**

OportunProg (F 02CX002) Account # 1688650 Account Rating I02

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16

Loan Type: UNSECURED **High Credit:** \$4,600 **Past Due:** \$0 **Paid:**

Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 10/18

Remarks: CLOSED **Charge Off:** **Verified:** 10/18

Late Payments **Delinquency** **Maximum:** **Amount:** **Date:** **Payment Pattern** **Update Method:** automated

(28 Months) 0 0 0 30 60 90 **Months 1-12:** 111111111111 **Months 13-24:** 111111111111 **Months 25-36:** 1111

TRADES

ELITE AUTO (F 02DZS001) Account # 57493 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$986 **Opened:** 6/18
Loan Type: SECURED **High Credit:** \$2,690 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M207 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3359138 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$693 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M97 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 3089181 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$848 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **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:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1011106 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$3,025 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **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:** 1111X1XX11X1
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1XX1111
Date:

WILSHIRE CNS (F 028NZ001) Account # 4189635 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/12
Loan Type: AUTOMOBILE **High Credit:** \$2,606 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 10/14
Remarks: REPOSSESSION; REDEEMED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111X2111
(27 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111

TRADES

OPORTUNPROG (F 02CX002) Account # 726069 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 9/14
Remarks: CLOSED **Charge Off:** **Verified:** 9/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX1111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 497941 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/12
Loan Type: UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 6/13
Remarks: CLOSED **Charge Off:** **Verified:** 6/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 382634 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/11
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 7/12
Remarks: CLOSED **Charge Off:** **Verified:** 7/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
10/12/18	APOYO FINANC (FNC6038461 CAL)		
3/26/18	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)