



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/19/19 19:35 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-1526  
 Name: Torres, Pedro Ernesto  
 Current Address: 1508,N,Griffith Ave  
 La puente CA.91744

**TORRESRIVERA , PEDRO ERNESTO**

**Also Known As:**

TORRES,PEDROERNESTO  
 TORRESRIVERA,PEDROERNESTO

**SSN:** 000-00-1524

**Date of Birth:** 06/81

**Phone:**

**In File Since:** 3/18

**Current Address:**

1508 GRIFFITH AV.  
 LA PUENTE CA. 91744

Reported 3/18

### ALERTS AND SPECIAL MESSAGES

**Type**

**Explanation**

**ID MISMATCH ALERT**

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+674**

12 The date that you opened your oldest account is too recent  
 63 Lack of sufficient relevant real estate account information  
 06 You have too many accounts that were opened recently  
 49 Lack of sufficient relevant bankcard or revolving account information  
 SCORECARD: 08  
 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:** 0      **Trades:** 6      **Inquiries:** 6

**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
<b>Revolving</b>	1	\$0	\$1,260	\$0	\$0	\$0	100%
<b>Installment</b>	5	\$5,688	\$0	\$4,744	\$0	\$393	n/a
<b>Total</b>	<b>6</b>	<b>\$5,688</b>	<b>\$1,260</b>	<b>\$4,744</b>	<b>\$0</b>	<b>\$393</b>	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131338602102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,962 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 024M151 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111X1111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OportunPROG (F 02CX002) Account # 3431381 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,028 **Opened:** 4/19  
**Loan Type:** UNSECURED **High Credit:** \$2,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 016M168 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
(Months) 30 60 90 **Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5435226600 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$754 **Opened:** 2/18  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$1,113 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M74 **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  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

CURACAO (H 083UH001) Account # 543522 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$1,260 **Balance:** \$0 **Opened:** 2/18  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **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  
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11  
**Date:**

OportunPROG (F 02CX002) Account # 3086312 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 4/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

LENDIFY FIN (F 02G6T001)	Account # 131338602101	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$500	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 007M	<b>Last Payment:</b>
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>
		<b>Opened:</b> 3/18
		<b>Paid:</b>
		<b>Closed:</b> 8/18
		<b>Verified:</b> 8/18
		<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
(01 Months) 30 60 90	<b>Amount:</b>	<b>Months 1-12:</b> 1
	<b>Date:</b>	

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
6/17/19	LENDIFY FINA (FNC4076411 CAL)		
10/20/18	OPORTUN/PROG (FNC3435243 CAL)		
8/26/18	LENDIFY FINA (FNC4076411 CAL)		
5/31/18	OPORTUN/PROG (FNC3435243 CAL)		
3/16/18	LENDIFY FINA (FNC4076411 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)