



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/19/19 23:04 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-9634  
 Name: Hernandez, Fidel  
 Current Address: 192,E,192 west st Ave  
 Shafter CA.93263

**HERNANDEZ , FIDEL OCAMPO**

**Also Known As:**

OCAMP,FIDEL,HERNANDEZ  
 OCAMPO,FIDEL,H

**SSN:** 000-00-9634  
**Date of Birth:** 03/81

**Phone:**

**In File Since:** 3/02

**Current Address:**

192 WEST ST.  
 SHAFER CA. 93263  
 Reported 1/07

**Previous Address:**

621 S. SHAFER AV.  
 SHAFER CA. 93263  
 Reported 12/06

**Previous Address:**

791 SHALENIR  
 COSTA MESA CA. 92627

### EMPLOYMENT

**MJ LABOR**

**Position:** PRODUCTION

**Start:**  
**End:**

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

**CORPORATE RESOURCE**

**Position:** STAFFING AGENCY

**Start:**  
**End:**

**In File Since:** 5/15  
**Effective:** 6/15

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)  
 INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

**Type**

**VANTAGESCOR3**

**Score**  
**+499**

**Explanation**

12 The date that you opened your oldest account is too recent  
 95 You have too many collection agency accounts that are unpaid  
 71 You have either very few installment loans or too many with delinquencies  
 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:** 4      **Trades:** 9      **Inquiries:** 17

**Negative Trade Accounts:** 1      **Trade Accounts with Any Historical Negatives:** 2      **Occurrence of Historical Negatives:** 23

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
<b>Mortgage</b>	1	\$99,950	\$0	\$80,533	\$0	\$757	n/a
<b>Closed w/Balance-</b>	-	n/a	n/a	\$709	\$709	\$0	n/a
<b>Total</b>	<b>9</b>	<b>\$99,950</b>	<b>\$0</b>	<b>\$81,242</b>	<b>\$709</b>	<b>\$757</b>	

**COLLECTIONS**

COM TRADE (Y 1ZD8001) Account # CTBDE91646606415 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$1,698 **Opened:** 4/15  
**Account Type:** OPEN **Balance:** \$2,550 **Paid:**  
**Responsibility:** I **Past Due:** \$2,550 **Closed:**  
**Last Payment:** **Verified:** 5/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

COM TRADE (Y 1ZD8001) Account # CTBSH63976580453 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$750 **Opened:** 2/15  
**Account Type:** OPEN **Balance:** \$1,138 **Paid:**  
**Responsibility:** I **Past Due:** \$1,138 **Closed:**  
**Last Payment:** **Verified:** 5/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

COM TRADE (Y 1ZD8001) Account # CTBDE91646468357 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$3,116 **Opened:** 5/13  
**Account Type:** OPEN **Balance:** \$5,204 **Paid:**  
**Responsibility:** C **Past Due:** \$5,204 **Closed:**  
**Last Payment:** **Verified:** 5/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

COM TRADE (Y 1ZD8001) Account # CTBCE10086710307 Account Rating O9B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$992 **Opened:** 5/16  
**Account Type:** OPEN **Balance:** \$1,406 **Paid:**  
**Responsibility:** I **Past Due:** \$1,406 **Closed:**  
**Last Payment:** **Verified:** 5/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

VERIZON (U 01R2W002) Account # 3732414340 Account Rating O09  
**Type:** OPEN **Credit Limit:** **Balance:** \$709 **Opened:** 9/16  
**Loan Type:** TELECOMMUNICATIONS/CELLULAR **High Credit:** \$709 **Past Due:** \$709 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 3/17  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

TRADES

USDA RUR DEV (F 032DL002) Account # 14622619 Account Rating M01  
**Type:** MORTGAGE **Credit Limit:** **Balance:** \$80,533 **Opened:** 7/03  
**Loan Type:** FMHA REAL ESTATE **High Credit:** \$99,950 **Past Due:** \$0 **Paid:**  
MORTGAGE **Terms:** 456M757 **Last Payment:** **Closed:**  
**Responsibility:** C **Charge Off:** **Verified:** 4/19  
**Remarks:**  
**Late Payments** 11 6 0 **Delinquency** **Maximum:** 4/14 (03) **Payment Pattern** **Update Method:** automated  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** 4/14 **Months 13-24:** 123321212111  
**Months 25-36:** 113332232221  
**Months 37-48:** 111211211111

ALTAONE FCU (Q 01DNE001) Account # 20067601 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/11  
**Loan Type:** AUTOMOBILE **High Credit:** \$19,230 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M **Last Payment:** **Closed:** 5/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/17  
**Late Payments** 6 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111121111  
**Date:** **Months 13-24:** 111121212112  
**Months 25-36:** 211111111111  
**Months 37-48:** 111111111111

PRMR AUTO CR (F 028WB001) Account # 1000072059 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/13  
**Loan Type:** AUTOMOBILE **High Credit:** \$9,144 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 036M **Last Payment:** **Closed:** 4/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/16  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(36 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111

PRIME ACCEPT (F 0946Z003) Account # 650090149 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/07  
**Loan Type:** SECURED HOME **High Credit:** \$7,601 **Past Due:** \$0 **Paid:**  
IMPROVEMENT **Terms:** 060M **Last Payment:** **Closed:** 11/12  
**Responsibility:** I **Charge Off:** **Verified:** 11/12  
**Remarks:** CLOSED  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

WFDS (F 0839N077) Account # 518510877191 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/06  
**Loan Type:** AUTOMOBILE **High Credit:** \$32,599 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 073M **Last Payment:** **Closed:** 3/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/12  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated  
(24 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111

TRADES

WFB AUTO (B 0908N714) Account # 50237300954709001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/06  
**Loan Type:** AUTOMOBILE **High Credit:** \$32,599 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 073M **Last Payment:** **Closed:** 2/12  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Charge Off:** **Verified:** 2/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

FIN THRIFT (B 08092009) Account # 740271307 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/08  
**Loan Type:** AUTOMOBILE **High Credit:** \$7,708 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 030M **Last Payment:** **Closed:** 10/10  
**Remarks:** TRANSFERRED TO ANOTHER LENDER **Charge Off:** **Verified:** 10/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(25 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111111111  
**Months 25-36:** 1

GM FINANCIAL (F 044WK001) Account # 442162681 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/08  
**Loan Type:** AUTOMOBILE **High Credit:** \$15,592 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 060M **Last Payment:** **Closed:** 3/10  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/10  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
(18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111  
**Date:** **Months 13-24:** 111111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/19/19	LS FINANCING (FLA2613540 CAL)		
6/18/19	LENDIFY FINA (FNC4076411 CAL)		
6/03/19	CREDCO-SCM (ZCO8256943 CAL)		
1/17/19	CREDCO (FCO1207005 CAL)		
11/20/18	OPORTUN/PROG (FNC3435243 CAL)		
11/19/18	GM FINANCIAL (FDF1535129 SCT)		
11/19/18	COAF (FPC1246538 NTL)		
11/18/18	THREE WAY CH (ALA8473300 CAL)		
10/07/18	BALBOA T&L (FSD2815073 CAL)		
10/07/18	COAF (FPC1246538 NTL)		
10/07/18	GM FINANCIAL (FDF1535129 SCT)		
10/07/18	THREE WAY CH (ALA8473300 CAL)		
8/17/18	CBCINNOVIS (QHO2004946 SCT)		
6/22/18	FACTUAL DATA (ZCS6110060 CNM)		
4/17/18	HY CITE INC (FMD0001177 WIS)		
3/13/18	SUNRUN INC (PNC6431058 CAL)		
3/13/18	LOANPAL (BST4026824 CAL)		

**REPORT SERVICED BY**

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