



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/22/19 01:47 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-8612  
 Name: Castillo, Rafael  
 Current Address: 8024, Felix ave Ave  
 Bell gardens CA.90201

**PURECO , RAFAEL**

**Also Known As:**

CASTILLO,RAFAEL,P

**SSN:** 000-00-8612  
**Date of Birth:** 05/81

**Phone:**

**In File Since:** 5/09

### Current Address:

8024 FELIX AV.  
 BELL GARDENS CA. 90201  
 Reported 4/09

### Previous Address:

21051 GRESHAM ST. #612.  
 CANOGA PARK CA. 91304  
 Reported 7/12

### Previous Address:

6810 MALABAR ST. #B.  
 HUNTINGTON PARK CA. 90255

### EMPLOYMENT

**PAMS REMODELING**

DOWNEY, CA.

**Position:**

**Start:**

**End:**

**In File Since:** 3/18

**Effective:** 3/18

**LIGHT HOUSE**

**Position:** MAINTENANCE

**Start:**

**End:**

**In File Since:** 5/15

**Effective:** 6/15

### ALERTS AND SPECIAL MESSAGES

**Type**

**ID MISMATCH ALERT**

**Explanation**

5 INQUIRIES IN THE LAST 60 DAYS

### SCORING

**Type**

**VANTAGESCOR3**

**Score**

**+553**

**Explanation**

- 97 You have too few credit accounts
- 23 Lack of sufficient relevant account information
- 63 Lack of sufficient relevant real estate account information
- 95 You have too many collection agency accounts that are unpaid

SCORECARD: 03

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:** 1      **Inquiries:** 14

**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>Total</b>	1	n/a	n/a	n/a	n/a	n/a	

**COLLECTIONS**

ERC (Y 26MT002) Account # 171316515 Account Rating O9B  
**Original Creditor:** CHARTER COMMUNICATIONS(cabl eOrCellular) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$125 **Balance:** \$125 **Past Due:** \$125 **Last Payment:**  
**Account Type:** OPEN **Open:** 3/17 **Paid:**  
**Responsibility:** I **Closed:**  
**Verified:** 6/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

FAMSA (F 026E7001) Account # 564887602514544 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Open:** 12/09  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$3,183 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M **Last Payment:** **Closed:** 8/10  
**Charge Off:** **Verified:** 8/10  
**Remarks:** ACCOUNT CLOSED DUE TO TRANSFER **Update Method:** locked  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:** **Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
6/22/19	LENDIFY FINA (FNC4076411 CAL)		
6/18/19	CAPITAL ONE (BPC3575459 NTL)		
6/18/19	LENDIFY FINA (FNC4076411 CAL)		
6/10/19	JORA MANAGEM (FDF5266463 SCT)		
6/03/19	LENDIFY FINA (FNC4076411 CAL)		
4/16/19	CAP ONE (BPC2699824 NTL)		
4/15/19	CURACAO (HLA2456536 CAL)		
3/11/19	COMMERCE MIT (ACH5095096 CHI)		
8/30/18	JORA MANAGEM (FDF5266463 SCT)		
3/05/18	ACE CASH EXP (FHO5134479 SCT)		
2/07/18	PAYPALCREDIT (FMA6306347 EAS)		
12/16/17	CREDCO (ZCO8256078 CAL)		
8/30/17	NETCREDIT FS (FCH5253435 CHI)		

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)