



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/22/19 19:42 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Romero , Javier
 Current Address: 655,N,Manhattan Place #3
 Los angeles CA.90004

TRANSUNION CONSUMER CREDIT REPORT

ROMERO , JAVIER

Also Known As: ROMEROBARRIOS,JAVIER **SSN:** 000-00-8071 **Phone:** **In File Since:** 11/06
Date of Birth: 11/72

Current Address:
 655 N. MANHATTAN PL. #3.
 LOS ANGELES CA. 90004
 Reported 10/06

EMPLOYMENT

ROMERO CONSTRUCTION	Position:	Start:	In File Since: 9/18
		End:	Effective: 9/18
SELF EMPLOYED	Position: CONSTRUCTION	Start:	In File Since: 4/18
		End:	Effective: 5/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+592	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 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: 10	Inquiries: 6				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 3	Occurrence of Historical Negatives: 10					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$2,454	\$2,760	\$1,526	\$0	\$185	45%
Installment	7	\$16,916	\$0	\$6,913	\$0	\$647	n/a
Closed w/Balance-		n/a	n/a	\$2,216	\$0	\$0	n/a
Total	10	\$19,370	\$2,760	\$10,655	\$0	\$832	

COLLECTIONS

I C SYSTEM (Y 2834001)	Account # 95119359	Account Rating O9B
Original Creditor: T MOBILE USA INC(cableOrCellular)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$459
Account Type: OPEN		Balance: \$459
Responsibility: I		Past Due: \$459
		Last Payment:
		Opened: 1/19
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Delinquency	Maximum:	Payment Pattern
	Amount:	Start Date:
	Date:	

TRADES

LENDIFY FIN (F 02G6T001)	Account # 124122170101	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$2,216
Loan Type: UNSECURED	High Credit: \$2,000	Past Due: \$0
Responsibility: I	Terms: 018M	Last Payment:
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:
		Opened: 5/17
		Paid:
		Closed: 7/18
		Verified: 5/19
		Update Method: automated
Late Payments (Months)	Delinquency	Payment Pattern
30 60 90	Maximum:	Months 1-12:
	Amount:	
	Date:	

THD/CBNA (B 026H3005)	Account # 603532088812	Account Rating R01
Type: REVOLVING	Credit Limit: \$500	Balance: \$345
Loan Type: CHARGE ACCOUNT	High Credit: \$656	Past Due: \$0
Responsibility: I	Terms: MIN27	Last Payment:
Remarks:		Charge Off:
		Opened: 3/18
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (15 Months)	Delinquency	Payment Pattern
1 1 0 30 60 90	Maximum: 2/19 (03)	Months 1-12: 111321111111
	Amount: \$168	Months 13-24: 111
	Date: 2/19	

BK OF AMER (B 01597029)	Account # 1739	Account Rating R01
Type: REVOLVING	Credit Limit: \$500	Balance: \$530
Loan Type: CREDIT CARD	High Credit: \$647	Past Due: \$0
Responsibility: I	Terms: MIN38	Last Payment:
Remarks:		Charge Off:
		Opened: 6/17
		Paid:
		Closed:
		Verified: 6/19
		Update Method: automated
Late Payments (23 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum:	Months 1-12: 111111111111
	Amount:	Months 13-24: 111111111111
	Date:	

SIERRACREDIT (F 02GBG001)	Account # 20028557	Account Rating I01
Type: INSTALLMENT	Credit Limit:	Balance: \$1,767
Loan Type: AUTOMOBILE	High Credit: \$9,570	Past Due: \$0
Responsibility: I	Terms: 042M324	Last Payment:
Remarks:		Charge Off:
		Opened: 5/16
		Paid:
		Closed:
		Verified: 5/19
		Update Method: automated
Late Payments (35 Months)	Delinquency	Payment Pattern
0 0 0 30 60 90	Maximum:	Months 1-12: 111111111111
	Amount:	Months 13-24: 111111111111
	Date:	Months 25-36: 111111111111

TRADES

OPORTUNPROG (F 02CXY002) Account # 3325973 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,360 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,799 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M194 **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:

CURACAO (H 083UH001) Account # 514717 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,760 **Balance:** \$651 **Opened:** 12/10
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,151 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN120 **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
(37 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X1111111
Date: **Months 25-36:** 111111111111
Months 37-48: 1

CURACAO (H 083UH001) Account # 5147174600 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$786 **Opened:** 12/10
Loan Type: INSTALLMENT SALES **High Credit:** \$2,547 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 006M129 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXXXXXXX12
(37 Months) 30 60 90 **Amount:** **Months 13-24:** 1121XXXXXX11
Date: **Months 25-36:** 111111XXXXXX
Months 37-48: 1

OPORTUNPROG (F 02CXY002) Account # 2220124 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$8,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Late Payments 5 1 0 **Delinquency** **Maximum:** 1/19 (03) **Payment Pattern** **Months 1-12:** 321211111222
(19 Months) 30 60 90 **Amount:** \$711 **Months 13-24:** 1111111
Date: 1/19

OPORTUNPROG (F 02CXY002) Account # 1568147 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 6/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(16 Months) 30 60 90 **Amount:** **Months 13-24:** 1111
Date:

TRADES

OPORTUNPROG (F 02CXY002) Account # 1249379 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15
Loan Type: UNSECURED **High Credit:** \$1,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 1/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1XX1111
(07 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
6/09/19	GLENDALE DGE (ALA5023027 CAL)		
6/04/19	LENDIFY FINA (FNC4076411 CAL)		
9/03/18	CREDCO (ZCO8256078 CAL)		
9/03/18	COAF (FPC1246538 NTL)		
10/22/17	SYNCB (NDY1263431 DAY)		

REPORT SERVICED BY

TRANSUNION
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