



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/22/19 19:45 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Flores, Walter
 Current Address: 424 shore Rd bay
 Bay point CA.94565

FLORESHENRIQUEZ , WALTER ERNESTO

Also Known As: HENRIQUEZ,WALTER,E
SSN: 000-00-7824
Date of Birth: 01/92
Phone:
In File Since: 10/14

Current Address:
 424 SHORE RD.
 BAY POINT CA. 94565
 Reported 5/19

Previous Address:
 24 ALVES LN.
 BAY POINT CA. 94565
 Reported 6/18

Previous Address:
 1650 CLAYTON RD. #4C.
 CONCORD CA. 94520

EMPLOYMENT

LOCANDA POSITANO
 LAFAYETTE, CA.
Position: EMPLOYEE
Start:
End:
In File Since: 5/19
Effective: 5/19

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type	Score	Explanation
VANTAGESCOR3	+618	12 The date that you opened your oldest account is too recent 04 The balances on your accounts are too high compared to loan amounts 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate 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: 4	Inquiries: 4				
Negative Trade Accounts: 1	Trade Accounts with Any Historical Negatives: 0	Occurrence of Historical Negatives: 0					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	3	\$2,600	\$0	\$2,500	\$0	\$172	n/a
Closed w/Balance-		n/a	n/a	\$672	\$672	\$0	n/a
Total	4	\$2,600	\$0	\$3,172	\$672	\$172	

TRADES

WELLS FARGO (B 0908N664) Account # 446540007472 Account Rating R09
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$672 **Opened:** 9/14
Loan Type: CREDIT CARD **High Credit:** \$672 **Past Due:** \$672 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:** 3/16
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 3347502 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,500 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 023M172 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 11
Late Payments (02 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2814083 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 2/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 2/19
Update Method: automated
Months 1-12: 11111111
Late Payments (08 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 2458549 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 5/18
Remarks: CLOSED **Charge Off:** **Verified:** 5/18
Update Method: automated
Months 1-12: 111111
Late Payments (06 Months) 0 0 0 **Delinquency** **Maximum:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/22/19	LS FINANCING (FLA2613540 CAL)		
6/17/19	LENDIFY FINA (FNC4076411 CAL)		
5/30/19	APOYO FINANC (FNC6038461 CAL)		
10/30/17	OPORTUN/PROG (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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