



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/23/19 12:53 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Castillo, Jose
 Current Address: 13927,,Oxnard St 3
 Van Nuys CA.91401

CASTILLO , JOSE L.

Also Known As:

ZEA,JOSE,L
 CASTILLOZEA,JOSE,LUIS
 CASTILLO,JOSE,LUIS

SSN: 000-00-2519
Date of Birth: 08/80

Phone:

In File Since: 4/09

Current Address:

13927 OXNARD ST. #3.
 VAN NUYS CA. 91401

Reported 4/09

EMPLOYMENT

MC DONALDS

Position: MANAGER

Start:
End:

In File Since: 11/09
Effective: 11/09

SCORING

Type

VANTAGESCOR3

Score

+573

Explanation

- 12 The date that you opened your oldest account is too recent
 - 32 Balances on bankcard or revolving accounts too high compared to credit limits
 - 04 The balances on your accounts are too high compared to loan amounts
 - 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:** 2 **Trades:** 28 **Inquiries:** 15

Negative Trade Accounts: 7 **Trade Accounts with Any Historical Negatives:** 2 **Occurrence of Historical Negatives:** 20

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	9	\$10,175	\$9,861	\$8,597	\$0	\$339	13%
Installment	19	\$6,075	\$0	\$5,132	\$0	\$319	n/a
Closed w/Balance-		n/a	n/a	\$3,539	\$3,539	\$0	n/a
Total	28	\$16,250	\$9,861	\$17,268	\$3,539	\$658	

COLLECTIONS

MIDLAND FUND (Y 36ET009)		Account # 8573697350	Account Rating O9B
Original Creditor: AVANT CREDIT III TRUST(etail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$2,605	Opened: 10/16
Account Type: OPEN		Balance: \$2,290	Paid:
Responsibility: I		Past Due: \$2,290	Closed:
		Last Payment:	Verified: 6/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

NCA (Y 9883003)		Account # 7508944	Account Rating O9B
Original Creditor: CASH CENTRAL INSTALLMENT(etail)	Remarks: PLACED FOR COLLECTION	Amount Placed: \$3,539	Opened: 9/16
Account Type: OPEN		Balance: \$3,539	Paid:
Responsibility: I		Past Due: \$3,539	Closed:
		Last Payment:	Verified: 6/19
			Update Method: automated
Delinquency	Maximum:	Payment Pattern	
	Amount:	Start Date:	
	Date:		

TRADES

CC/DFS (F 02EY1001)		Account # 900502884807	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$3,539	Opened: 2/15
Loan Type: UNSECURED	High Credit: \$2,576	Past Due: \$3,539	Paid:
Responsibility: I	Terms: 025M	Last Payment:	Closed: 6/16
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Verified: 7/16
			Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum:	Months 1-12:
		Amount:	
		Date:	

MOBILOANSLLC (F 02EKS001)		Account # 243276	Account Rating L09
Type: LINEOFCREDIT	Credit Limit: \$800	Balance: \$0	Opened: 11/14
Loan Type: LINE OF CREDIT	High Credit: \$1,172	Past Due: \$0	Paid:
Responsibility: I	Terms:	Last Payment:	Closed: 7/15
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 8/15
			Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum:	Months 1-12:
		Amount:	
		Date:	

PLAIN GREEN (F 02ED9001)		Account # 71520965	Account Rating I09
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 2/15
Loan Type: UNSECURED	High Credit: \$600	Past Due: \$0	Paid:
Responsibility: I	Terms: 006M	Last Payment:	Closed: 7/15
Remarks: PURCHASED BY ANOTHER LENDER		Charge Off:	Verified: 7/15
			Update Method: automated
Late Payments (Months) 30 60 90	Delinquency	Maximum:	Months 1-12:
		Amount:	
		Date:	

TRADES

GRPLNDG (F 02DN1001) Account # 73120334 Account Rating 109
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/15
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 7/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 7/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

RISE (F 02E70002) Account # 63237356 Account Rating 109
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: UNSECURED **High Credit:** \$3,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 6/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 6/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

NC FINANCIAL (F 02E9T001) Account # 2014CA831033660 Account Rating 19B
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/14
Loan Type: UNSECURED **High Credit:** \$2,630 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 10/15
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 10/15
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

AVANT (F 02E8W001) Account # 169934 Account Rating 105
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 10/16
Remarks: PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 10/16
Update Method: automated
Late Payments (25 Months) 1 1 14 **Delinquency** **Maximum:** 9/15 (05) **Payment Pattern** **Months 1-12:** 555555555555
Amount: \$1,010 **Months 13-24:** 543211111111
Date: 9/15 **Months 25-36:** 1

CREDITONEBNK (B 054MR013) Account # 444796224643 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,150 **Balance:** \$1,180 **Opened:** 2/14
Loan Type: CREDIT CARD **High Credit:** \$1,180 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN60 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments (48 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
Amount: **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 111111111111

TRADES

CAPITAL ONE (B 01DTV001) Account # 400344774076 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,526 **Opened:** 11/14
Loan Type: CREDIT CARD **High Credit:** \$1,801 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN47 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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

CAPITAL ONE (B 01DTV001) Account # 517805889106 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,000 **Balance:** \$2,037 **Opened:** 11/13
Loan Type: CREDIT CARD **High Credit:** \$2,050 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN63 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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

TBOM/CONTFIN (F 02AQE003) Account # 536092320021 Account Rating R01
Type: REVOLVING **Credit Limit:** \$750 **Balance:** \$741 **Opened:** 1/17
Loan Type: CREDIT CARD **High Credit:** \$776 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN48 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(28 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 1111

LENDIFY FIN (F 02G6T001) Account # 143478814101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,975 **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**
(08 Months) 30 60 90 **Amount:** **Months 1-12:** 111X1111
Date:

MERRICK BK (B 01TGU001) Account # 412061802326 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,700 **Balance:** \$2,607 **Opened:** 10/17
Loan Type: CREDIT CARD **High Credit:** \$2,818 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN94 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 2/19 (04) **Payment Pattern**
(19 Months) 30 60 90 **Amount:** \$437 **Months 1-12:** 144321111111
Date: 2/19 **Months 13-24:** 11111111

TRADES

WELLS FARGO (B 0908N664) Account # 442644109226 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 8/13
Loan Type: CREDIT CARD **High Credit:** \$393 **Past Due:** \$0 **Paid:** 5/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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

CAPITAL ONE (B 01DTV228) Account # 520602080552 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$506 **Opened:** 5/15
Loan Type: FLEXIBLE SPENDING CREDIT CARD **High Credit:** \$548 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
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

OportunProg (F 02CXy002) Account # 3210579 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,157 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M168 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

CURACAO (H 083UH001) Account # 523587 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,961 **Balance:** \$0 **Opened:** 6/09
Loan Type: CHARGE ACCOUNT **High Credit:** \$609 **Past Due:** \$0 **Paid:** 3/14
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(37 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111X1111111
Months 25-36: 111111111111
Months 37-48: 1

OportunProg (F 02CXy002) Account # 2534887 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17
Loan Type: UNSECURED **High Credit:** \$3,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 12/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(11 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date:

TRADES

LENDIFY FIN (F 02G6T001) Account # 143360983101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M **Last Payment:** **Closed:** 9/18
Remarks: CLOSED **Charge Off:** **Verified:** 9/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 1677624 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/16
Loan Type: UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 7/17
Remarks: CLOSED **Charge Off:** **Verified:** 7/17
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 # 5235872500 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/09
Loan Type: INSTALLMENT SALES **High Credit:** \$817 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 001M **Last Payment:** **Closed:** 5/16
Responsibility: I **Charge Off:** **Verified:** 5/16
Remarks:
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

PLAIN GREEN (F 02ED9001) Account # 71095937 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 2/15
Remarks: CLOSED **Charge Off:** **Verified:** 2/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

GRPLNDG (F 02DN1001) Account # 73013060 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/14
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 2/15
Remarks: CLOSED **Charge Off:** **Verified:** 2/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

TRADES

GRPLNDG (F 02DN1001) Account # 72940497 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14
Loan Type: UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 006M **Last Payment:** **Closed:** 12/14
Remarks: CLOSED **Charge Off:** **Verified:** 12/14
Update Method: automated
Months 1-12:
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

RISE (F 02E70002) Account # 61867493 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/14
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 017M **Last Payment:** **Closed:** 12/14
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 12/14
Update Method: automated
Months 1-12: 1111111
Late Payments (07 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 681654 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/13
Loan Type: UNSECURED **High Credit:** \$1,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 015M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Months 1-12: X11XX1111111
Months 13-24: 11
Late Payments (14 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 542640 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12
Loan Type: UNSECURED **High Credit:** \$1,565 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 014M **Last Payment:** **Closed:** 7/13
Remarks: CLOSED **Charge Off:** **Verified:** 7/13
Update Method: automated
Months 1-12: 1111111
Late Payments (07 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 441280 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 10/12
Remarks: CLOSED **Charge Off:** **Verified:** 10/12
Update Method: automated
Months 1-12: 11111
Late Payments (05 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/23/19	LS FINANCING (FLA2613540 CAL)		
6/13/19	LENDIFY FINA (FNC4076411 CAL)		
3/05/19	LENDIFY FINA (FNC4076411 CAL)		
2/27/19	BRCLYSBANKDE (BWL3390354 WIL)		
2/19/19	LENDIFY FINA (FNC4076411 CAL)		
2/04/19	WF CRD SVC (BDM6006032 ILM)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
1/25/19	ASPEN FINANC (FPH2951636 EAS)		
1/01/19	PERSONIFY (FNY3078631 EAS)		
12/21/18	CAP ONE (BPC2699824 NTL)		
9/10/18	LENDIFY FINA (FNC4076411 CAL)		
5/18/18	BRCLYSBANKDE (BWL3390354 WIL)		
4/22/18	CAP ONE (BPC2699824 NTL)		
4/21/18	LENDIFY FINA (FNC4076411 CAL)		
11/24/17	BRCLYSBANKDE (BWL3390354 WIL)		
10/13/17	MERRICK BK (BUT3321721 MWB)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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