



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/23/19 12:55 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Alvarez, Ricardo
 Current Address: 247,,San Lorenzo St
 Los banos CA.93635

ALVAREZ , RICARDO

Also Known As: ALVAREZFERNANDEZ,RICARDO
SSN: 000-00-3004
Date of Birth: 03/89
Phone:
In File Since: 7/13

Current Address:
 37045 SPRUCE ST.
 NEWARK CA. 94560
 Reported 9/14

Previous Address:
 4 ATLANTIC AV.
 SAN BRUNO CA. 94066
 Reported 7/13

Previous Address:
 247 SAN LORENZO ST.
 LOS BANOS CA. 93635

EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
GALLI PRODUCE	WAREHOUSE	2/15		5/17	9/15
DAYLIGHT FOODS	WHAREHOUSE			6/14	5/14

SCORING

Type	Score	Explanation
VANTAGESCOR3	+445	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 08 You have either very few loans or too many loans with recent delinquencies 05 Too many of the delinquencies on your accounts are recent SCORECARD: 06

CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	1	Trades:	3	Inquiries:	1
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	15		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	2	\$24,000	\$0	\$17,695	\$1,294	\$431	n/a
Total	3	\$24,000	\$0	\$17,695	\$1,294	\$431	

COLLECTIONS

MEDICREDIT (Y 184P008) Account # 97387888 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$282 **Balance:** \$282 **Past Due:** \$282
Responsibility: I **Last Payment:** **Opened:** 2/18 **Paid:** **Closed:** **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

DN RBRT0 JWJ (J 0956X015) Account # 6813 Account Rating R9P
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,390 **Past Due:** \$0 **Paid:** 6/16
Responsibility: I **Terms:** **Last Payment:** **Closed:** 7/15
Remarks: PAID IN FULL - WAS A CHARGE OFF **Charge Off:** **Verified:** 9/16
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAP ONE AUTO (F 01W2K001) Account # 62031340752361001 Account Rating I04
Type: INSTALLMENT **Credit Limit:** **Balance:** \$17,695 **Opened:** 2/17
Loan Type: AUTOMOBILE **High Credit:** \$21,283 **Past Due:** \$1,294 **Paid:**
Responsibility: C **Terms:** 072M431 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 5 7 3 **Delinquency** **Maximum:** 12/17 (04) **Payment Pattern**
 (27 Months) 30 60 90 **Amount:** \$1,149 **Months 1-12:** 334332114321
Date: 12/17 **Months 13-24:** 111143223211
Months 25-36: 111

APOYO FINANC (F 02BZ2001) Account # SSF774 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 12/14
Loan Type: UNSECURED **High Credit:** \$2,717 **Past Due:** **Paid:**
Responsibility: I **Terms:** 008M324 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 8/15
Update Method: automated

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (08 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/23/19	LS FINANCING (FLA2613540 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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