



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/23/19 13:01 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-4567  
 Name: Reyes, Margarito  
 Current Address: 220 N White Rd 28  
 san jose CA.95127

### MARGARITO , REYES

#### Also Known As:

MARGARITOBACILIO,REYES  
 REYES,MARGARITO

SSN: 000-00-4567  
 Date of Birth: 02/82

Phone:

In File Since: 12/12

#### Current Address:

1942 TAMPA WY.  
 SAN JOSE CA. 95122  
 Reported 11/15

#### Previous Address:

4040 WILLIAMS RD. #6.  
 SAN JOSE CA. 95117  
 Reported 8/15

#### Previous Address:

1380 LEXINGTON DR. #G1.  
 SAN JOSE CA. 95117

### EMPLOYMENT

A FRENCH CLEANERS LLC

Position: EMPLOYEE

Start: 1/16  
 End:

In File Since: 4/17  
 Effective: 4/17

### ALERTS AND SPECIAL MESSAGES

#### Type

ID MISMATCH ALERT

#### Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

### SCORING

#### Type

VANTAGESCOR3

#### Score

+527

#### Explanation

- 21 No open accounts in your credit file
  - 12 The date that you opened your oldest account is too recent
  - 07 You have too many delinquent or derogatory accounts
  - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 06

### CREDIT INFORMATION Summary (Total History)

Public Records: 0 Collections: 0 Trades: 6 Inquiries: 1

Negative Trade Accounts: 3 Trade Accounts with Any Historical Negatives: 0 Occurrence of Historical Negatives: 0

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Closed w/Balance	-	n/a	n/a	\$15,301	\$7,682	\$0	n/a
<b>Total</b>	<b>6</b>	<b>\$0</b>	<b>\$0</b>	<b>\$15,301</b>	<b>\$7,682</b>	<b>\$0</b>	

TRADES

LENDIFY FIN (F 02G6T001)		Account # 102055209101	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$4,353	<b>Opened:</b> 10/16	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,500	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 018M	<b>Last Payment:</b>	<b>Closed:</b> 9/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 5/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
OPORTUNPROG (F 02CX002)		Account # 2099501	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$5,934	<b>Opened:</b> 2/17	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$3,308	<b>Past Due:</b> \$5,934	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 025M	<b>Last Payment:</b>	<b>Closed:</b> 10/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 5/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
APOYO FINANC (F 02BZ2001)		Account # SBH2290	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$5,014	<b>Opened:</b> 4/17	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$4,000	<b>Past Due:</b> \$1,748	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 024M	<b>Last Payment:</b>	<b>Closed:</b> 12/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 12/17	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b>
30 60 90				
OPORTUNPROG (F 02CX002)		Account # 1620444	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 3/16	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$4,075	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 028M	<b>Last Payment:</b>	<b>Closed:</b> 2/17	
<b>Remarks:</b> ACCOUNT CLOSED DUE TO REFINANCE		<b>Charge Off:</b>	<b>Verified:</b> 2/17	
<b>Late Payments</b> (10 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b> 1111111111
0 0 0 30 60 90				
OPORTUNPROG (F 02CX002)		Account # 948171	Account Rating	101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 7/14	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$2,600	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 022M	<b>Last Payment:</b>	<b>Closed:</b> 3/16	
<b>Remarks:</b> CLOSED		<b>Charge Off:</b>	<b>Verified:</b> 3/16	
<b>Late Payments</b> (19 Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated <b>Months 1-12:</b> 11X1XX11X11X <b>Months 13-24:</b> X111111
0 0 0 30 60 90				

**TRADES**

OPORTUNPROG (F 02CXY002)		Account # 725545	Account Rating 101
<b>Type:</b> INSTALLMENT		<b>Credit Limit:</b>	<b>Balance:</b> \$0
<b>Loan Type:</b> UNSECURED		<b>High Credit:</b> \$1,365	<b>Opened:</b> 9/13
<b>Responsibility:</b> I		<b>Terms:</b> 012M	<b>Paid:</b>
<b>Remarks:</b> CLOSED			<b>Closed:</b> 7/14
			<b>Verified:</b> 7/14
			<b>Update Method:</b> automated
<b>Late Payments</b> 0 0 0 <b>Delinquency</b>		<b>Maximum:</b>	<b>Payment Pattern</b>
(09 Months) 30 60 90		<b>Amount:</b>	<b>Months 1-12:</b> X11111111
		<b>Date:</b>	

**INQUIRIES**

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

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)