



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/23/19 13:09 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Zepeda, Jesus
 Current Address: 5100 Ming Ave
 Bakersfield CA.93309

ZEPEDA , JESUS

Also Known As:

ZEPEDAGONZALEZ,JESUS
 ZEPEDA,JJESUS
 ZEPEDAGONZALEZ,JJESUS

SSN: 000-00-9787
 Date of Birth: 01/84

Phone:

In File Since: 6/18

Current Address:

5100 MING AV. #C14.
 BAKERSFIELD CA. 93309

Reported 6/18

EMPLOYMENT

KERN AG SERVICES INC
 BAKERSFIELD, CA.

Position: EMPLOYEE

Start: 6/18
 End:

In File Since: 10/18
 Effective: 10/18

SCORING

Type

VANTAGESCOR3

Score

+584

Explanation

- 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
 - 63 Lack of sufficient relevant real estate account information
 - 06 You have too many accounts that were opened recently
- 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: 13

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

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$1,945	\$1,900	\$1,841	\$0	\$128	3%
Installment	1	\$4,475	\$0	\$3,680	\$0	\$233	n/a
Total	4	\$6,420	\$1,900	\$5,521	\$0	\$361	

TRADES

BK OF AMER (B 01597029) Account # 9697 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$263 **Opened:** 6/18
Loan Type: SECURED CREDIT CARD **High Credit:** \$298 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(12 Months) 30 60 90 **Amount:**
Date:

TBOM/FORTIVA (F 02F1D002) Account # 542784000419 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,023 **Opened:** 4/19
Loan Type: CREDIT CARD **High Credit:** \$1,023 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN75 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

CREDITONEBNK (B 054MR013) Account # 444796240279 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$555 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$624 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN28 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(10 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2984420 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,680 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$4,475 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M233 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111
(08 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/23/19	LS FINANCING (FLA2613540 CAL)		
6/14/19	TBOM/CONTFIN (BNJ5677834 EAS)		
5/12/19	CLEARONE ADV (PMA1293123 EAS)		
5/10/19	LENDIFY FINA (FNC4076411 CAL)		
3/24/19	CAPITAL ONE (BPC3575459 NTL)		
1/09/19	FIRST SAVING (BSF3416747 MWB)		
12/20/18	APOYO FINANC (FNC6038461 CAL)		
12/11/18	CAP ONE (BPC2699824 NTL)		
12/11/18	BOM/TCI-TV (FSF8337574 MWB)		
10/15/18	APOYO FINANC (FNC6038461 CAL)		
8/27/18	OPORTUN/PROG (FNC3435243 CAL)		
6/05/18	BK OF AMER (BNC2428053 FLA)		
6/05/18	BK OF AMER (BPH3346328 EAS)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)