



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/24/19 01:45 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Huerta, Jose  
 Current Address: 15541,W,Williams St D16  
 Tustin CA.92780

**TRANSUNION CONSUMER CREDIT REPORT**

**HUERTAIBANEZ ,JOSE**

**Also Known As:** IBANEZ,JOSE      **SSN:** 000-00-1084      **Phone:**      **In File Since:** 10/15  
**Date of Birth:** 07/78

**Current Address:** 15742 WILLIAMS ST. #127.  
 TUSTIN CA. 92780  
**Reported 10/15**

**Previous Address:** 14160 RED HILL AV. #75.  
 TUSTIN CA. 92780  
**Reported 9/15**

**EMPLOYMENT**

<b>SELF EMPLOYED</b>	<b>Position:</b> CONSTRUCTION	<b>Start:</b>	<b>In File Since:</b> 6/16
		<b>End:</b>	<b>Effective:</b> 7/16
<b>WOODSIDE GARDEN APAR</b> TUSTIN, CA.	<b>Position:</b> GENERAL MAINTENANC	<b>Start:</b>	<b>In File Since:</b> 10/15
		<b>End:</b>	<b>Effective:</b> 10/15

**ALERTS AND SPECIAL MESSAGES**

Type	Explanation
<b>ID MISMATCH ALERT</b>	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) INPUT SURNAME DOES NOT MATCH FILE SURNAME

**SCORING**

Type	Score	Explanation
<b>VANTAGESCOR3</b>	<b>+513</b>	97 You have too few credit accounts 08 You have either very few loans or too many loans with recent delinquencies 21 No open accounts in your credit file 95 You have too many collection agency accounts that are unpaid SCORECARD: 03 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)**

<b>Public Records:</b> 0	<b>Collections:</b> 1	<b>Trades:</b> 1	<b>Inquiries:</b> 2				
<b>Negative Trade Accounts:</b> 1	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Closed w/Balance-</b>	n/a	n/a	\$6,059	\$6,059	\$0	n/a	
<b>Total</b>	<b>1</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,059</b>	<b>\$6,059</b>	<b>\$0</b>	

**COLLECTIONS**

PROG MGT SYS (Y 2053001) Account # 23737955 Account Rating 09B  
**Original Creditor:** MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION  
**Amount Placed:** \$1,344 **Opened:** 11/15  
**Balance:** \$1,824 **Paid:**  
**Past Due:** \$1,824 **Closed:**  
**Last Payment:** **Verified:** 6/19  
**Update Method:** automated  
**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

**TRADES**

VEROS CREDIT (F 02DEL001) Account # 90010109070951010 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$6,059 **Opened:** 9/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$8,451 **Past Due:** \$6,059 **Paid:**  
**Responsibility:** M **Terms:** 001M **Last Payment:** **Closed:** 9/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
 (Months) 30 60 90 **Amount:**  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/24/19	LS FINANCING (FLA2613540 CAL)		
3/02/19	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
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 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)