



TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/24/19 13:05 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Hernandez, Jesus
 Current Address: 31277 S Calle San Juan Ave
 San Juan capistrano
 CA.92675

HERNANDEZLOPEZ , JESUS A.

Also Known As: SSN: 000-00-0000 **Phone:** **In File Since:** 3/14
 HERNANDEZLOPEZ,JESUS,ARNULF **Date of Birth:** 07/75
 O
 HERNANDEZ,JESUS

Current Address:
 31277 CALLE SAN JUAN
 SAN JUAN CAPISTRANO CA. 92675
Reported 2/14

SCORING

Type	Score	Explanation
VANTAGESCOR3	+665	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 16 The total of all balances on your open accounts is too high 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: 8	Inquiries: 6				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 1					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$11,331	\$8,850	\$6,529	\$0	\$96	26%
Installment	2	\$6,590	\$0	\$5,733	\$0	\$291	n/a
Total	8	\$17,921	\$8,850	\$12,262	\$0	\$387	

TRADES

SYNCB/TJX (C 0235065M) Account # 604585103366 Account Rating R01
Type: REVOLVING **Credit Limit:** \$150 **Balance:** \$14 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$143 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN14 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111112
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

BK OF AMER (B 01597029) Account # 8048 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$2,086 **Opened:** 9/17
Loan Type: CREDIT CARD **High Credit:** \$2,347 **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
(20 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 3005473 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$5,733 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$6,590 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 037M291 **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
(07 Months) 30 60 90 **Amount:**
Date:

BK OF AMER (B 01597029) Account # 6781 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,700 **Balance:** \$2,950 **Opened:** 8/14
Loan Type: CREDIT CARD **High Credit:** \$3,624 **Past Due:** \$0 **Paid:**
Responsibility: A **Terms:** MIN32 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(44 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111111

BK OF AMER (B 01597029) Account # 1082 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$1,479 **Opened:** 12/18
Loan Type: CREDIT CARD **High Credit:** \$1,479 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 2219941 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 026M **Last Payment:** **Closed:** 8/18
Remarks: CLOSED **Charge Off:** **Verified:** 8/18
Update Method: automated
Months 1-12: 111111111111
Months 13-24: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
(13 Months) 30 60 90 **Amount:**
Date:

DN RBRT0 JWL (J 0956X015) Account # 6816 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,794 **Past Due:** \$0 **Paid:** 4/18
Responsibility: C **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/18
Update Method: automated
Months 1-12: 111111111111
Months 13-24: XXXXXXXXXXXX
Months 25-36: XXXXXXXXXXX111
Months 37-48: 111111111111
Late Payments 0 0 0 **Delinquency** **Maximum:**
(48 Months) 30 60 90 **Amount:**
Date:

DN RBRT0 JWL (J 0956X015) Account # 6811 Account Rating R01
Type: REVOLVING **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,944 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/14
Update Method: automated
Months 1-12: 1
Late Payments 0 0 0 **Delinquency** **Maximum:**
(01 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/24/19	LS FINANCING (FLA2613540 CAL)		
6/01/19	LENDIFY FINA (FNC4076411 CAL)		
12/21/18	BK OF AMER (BNC2428053 FLA)		
1/06/18	CAP ONE (BPC2699824 NTL)		
9/09/17	BK OF AMER (BNC2428053 FLA)		
9/02/17	DN RBRT0 JWL (JLA2010111 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
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