



Lopez,Ben;CA-11070 S Hirschfeld eay Ave 57/Rancho Cordova CA 95670;Y-09261977;VERIFY;VERIFY-Y2/J2;H-Y;

PAGE 1 DATE 6-24-2019 TIME 16:59:29 VA01 TCA4

BENJAMIN LOPEZ SS: 632-22-2311 E: ALEX PAINTING SERVICES

*11070 HIRSCHFELD WAY APT 57 DOB: 08/26/77 RPTD: 1-16 TO 2-16 U

RANCHO CORDOVA CA 956705259

RPTD: 6-12 TO 1-19 U 4X

E: SACRAMENTO APARTMENTS

LAST SUB: 1270246

RPTD: 7-17 TO 4-19 I

*2404 BENITA DR

RANCHO CORDOVA CA 956705202

RPTD: 12-97 TO 11-17 U 2X

*318 HAYES ST APT 3

SALINAS CA 939063617

RPTD: 10-12 U 1X

*BENJAMIN LOPEZ SANCHEZ, BENJAMIN LOPEZ SR,

*LOPEZ BENJAMIN

----- SCORE SUMMARY -----

VANTAGESCORE 4 = 581 SCORE FACTORS: 63, 22, 85, 87

VANTAGESCORE 4 TO CONSUMERS NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS.

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*SANTANDER CONSUMER USA	1-16	\$20,987-O	\$3,987-C	CHARGOFF	REPOSSES
0507170 FP AUT 73 1 5-31-19	\$6,172	6-16	(41)	LLLLLLLLLLLLLLLL	
30000108307931000	6-16	\$6,172	4-17/L	LLLLLLLLLLLLLLLL	
*PORTFOLIO RECOV ASSOC	10-14	\$766-O			COLLACCT
1980435 YC D/B 1 1 6-08-19	\$766	1-15	(54)	GGGGGGGGGGGGGG	
5178057227565012		\$766	5-17/G	GGGGGGGGGGGGGG	
ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A.					
** COMPLETED INVESTIGATION OF FCRA DISPUTE - CONSUMER DISAGREES					
**					
*OPORTUN/PROGRESO FINAN	5-16	\$4,075-O		REFINANC	CURR ACCT
2530016 FP UNS 28-E 2 4-08-18		4-18	(23)	BCCCCCCCCCCCCC	
1683445	4-18			CCCCCCCCCCCC	
** ACCOUNT CLOSED DUE TO REFINANCE **					
*BK OF AMER	10-06	\$200,000-O		TRANSFER	CURR ACCT
3991532 BM R/C 30Y 2 9-30-12		9-12	(64)	BCCCCCCCCCCCCC	
74120750	9-12			CCCCCCCCCCCC	
** TRANSFERRED TO ANOTHER LENDER **					
*ASPIRE/ATLANTICUS	7-05	\$830-L	\$834-H	PAID	CUR WAS 30-2
1200836 BC CRC REV 1 2-25-14		2-14	(77)	BC1CCCCCCCCCCC	
7702240000930741	1-14			1CCCCCCCCCCC	
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*ASPIRE	7-05	\$830-L	\$834-H	PAID	CURR ACCT
2217020 BC CRC REV 1 9-30-09		9-09	(51)	B-CCCCCCCCCCCC	
7702240000930741	9-09			CCCCCCCCCCCC	
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
*SELECT PORTFOLIO SVCIN	10-06	\$200,000-O		OPEN	CUR WAS 180
7950144 FM R/C 30Y 2 6-10-19	\$186,623	3-15	(78)	CCCCCCCCCCCC	
2770013475322	5-19	\$1,100-A	12-14/6	CCCCCCCCCCCC	

** LOAN MODIFIED **

*CREDIT ONE BANK NA	9-17	\$650-L	\$717-H	OPEN	CUR WAS 30
3278143 BC CRC REV 1	6-16-19	\$479	6-18	(22)	CCCCCCCCCCCC
4447962366049710	5-19	\$25			1CCCCCCCC
*CAPITAL ONE BANK USA N	12-18	\$300-L	\$367-H	OPEN	CUR WAS 30
1270246 BC CRC REV 1	6-03-19	\$88	4-19	(6)	CCC1CC
517805778088	5-19	\$25			
FIRST PREMIER BANK	1-19	\$500-L	\$488-H	OPEN	CURR ACCT
1210189 BC CRC REV 1	6-11-19	\$488	6-19	(6)	CCCCCC
5178006762214494	4-19	\$35			
WESTLAKE FINANCIAL SVC	8-17	\$10,769-O		OPEN	CURR ACCT
3521779 FP AUT 48 1	5-28-19	\$7,816	5-19	(22)	CCCCCCCCCCCC
10104963	5-19	\$722-A			CCCCCCCC

----- INQUIRIES -----

SANTANDER CONSUMER USA	4-22-19	1912477 FZ			
NISSAN MOTOR ACCEPTANC	4-22-19	1615220 FA		AUT	
NCCINC/NISSAN OF VACAV	4-22-19	1423140 AN		AUT	
WF CRD SVC	2-18-19	3205930 BC			
ONEMAIN	1-21-19	1932602 FP			
THD/CBNA	1-06-19	3178962 ZR			
FINGERHUT/WEBBANK	12-18-18	1151370 FZ			
CAP ONE NA	12-06-18	1103317 BC			
INFORMATION SEARCHING	6-26-18	1557471 FR		R/E	
CAP ONE NA	5-28-18	1103317 BC			
800 LOANMART	5-07-18	1974298 FP			
CREDIT ONE BANK NA	8-29-17	3278143 BC			
NCCINC/LATINOS AUTO CE	7-31-17	2455830 AU		AUT	
ELITE ACCEPTANCE CORP	7-31-17	2260830 FA			
CDK/ELK GROVE FORD	7-30-17	1926872 AU		UNK AUT	
FORD CRED	7-30-17	1654140 FA			
NOWCOM/WESTLAKE FINANC	7-30-17	1620920 FA		UNK AUT	
CAPITAL ONE AUTO FIN	7-30-17	1254780 FA		AUT	
LOBEL FINANCIAL	7-29-17	1998552 FA			
NOWCOM/LUGO MOTORS, IN	7-29-17	1900819 AU		UNK AUT	
RELIABLE CREDIT ASSC I	7-21-17	1026597 FW			
A - L FINANCIAL CORP	7-20-17	3586585 FP		UNK	
NATIONWIDE WEST LLC	7-20-17	3509530 FP			
NCCINC/LATINOS AUTO CE	7-20-17	2455830 AU		AUT	
GATEWAY ONE LENDING &	7-20-17	1654670 FA			
TOP FINANCE COMPANY IN	7-20-17	1638340 FA			

END -- EXPERIAN