



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/25/19 00:55 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Munguia, Carlos  
 Current Address: 3817,NE,Tilden Ave  
 Culver City CA.90323

### MUNGUIAROJAS , CARLOS ALBERTO

Also Known As: MUNGUIA,CARLOS,ALBERTO      SSN: 000-00-0000      Phone:      In File Since: 6/15  
 Date of Birth: 11/83

Current Address:  
 3817 TILDEN AV.  
 CULVER CITY CA. 90232  
 Reported 6/15

### EMPLOYMENT

CAFE 50      Position: COOKS      Start:      In File Since: 6/15  
 End:      Effective: 6/15

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ZIP CODE INVALID

### SCORING

Type	Score	Explanation
VANTAGESCOR3	+589	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 05 Too many of the delinquencies on your accounts are recent 07 You have too many delinquent or derogatory accounts 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:	3	Inquiries:	3
Negative Trade Accounts:	2	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	8		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$2,985	\$5,800	\$1,838	\$73	\$63	68%
Installment	1	\$3,767	\$0	\$58	\$23	\$372	n/a
<b>Total</b>	<b>3</b>	<b>\$6,752</b>	<b>\$5,800</b>	<b>\$1,896</b>	<b>\$96</b>	<b>\$435</b>	

**TRADES**

CURACAO (H 083UH001) Account # 526486 Account Rating R04

**Type:** REVOLVING **Credit Limit:** \$3,800 **Balance:** \$116 **Opened:** 8/10

**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,263 **Past Due:** \$73 **Paid:**

**Responsibility:** I **Terms:** MIN20 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 5/19

**Late Payments** 2 1 0 **Delinquency** **Maximum:** 5/19 (04) **Payment Pattern** **Update Method:** automated  
(37 Months) 30 60 90 **Amount:** \$73 **Months 1-12:** 321111111111  
**Date:** 5/19 **Months 13-24:** 2111X1111111  
**Months 25-36:** 111111111111  
**Months 37-48:** 1

CURACAO (H 083UH001) Account # 5264868700 Account Rating I03

**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$58 **Opened:** 8/10

**Loan Type:** INSTALLMENT SALES **High Credit:** \$3,767 **Past Due:** \$23 **Paid:**

**Contract:** CONTRACT **Terms:** 001M372 **Last Payment:** **Closed:**

**Responsibility:** I **Charge Off:** **Verified:** 5/19

**Remarks:** **Update Method:** automated

**Late Payments** 5 0 0 **Delinquency** **Maximum:** 5/19 (03) **Payment Pattern** **Months 1-12:** 211112121121  
(37 Months) 30 60 90 **Amount:** \$23 **Months 13-24:** 2111X1111111  
**Date:** 5/19 **Months 25-36:** 111111111111  
**Months 37-48:** 1

BK OF AMER (B 01597029) Account # 1837 Account Rating R01

**Type:** REVOLVING **Credit Limit:** \$2,000 **Balance:** \$1,722 **Opened:** 3/19

**Loan Type:** CREDIT CARD **High Credit:** \$1,722 **Past Due:** \$0 **Paid:**

**Responsibility:** I **Terms:** MIN43 **Last Payment:** **Closed:**

**Remarks:** **Charge Off:** **Verified:** 6/19

**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Update Method:** automated  
(02 Months) 30 60 90 **Amount:** **Months 1-12:** 11  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/25/19	LS FINANCING (FLA2613540 CAL)		
3/16/19	BK OF AMER (BNC2428053 FLA)		
1/21/19	OPORTUN/PROG (FNC3435243 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)