



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/25/19 01:09 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Menjivar, Edman
 Current Address: 1201 alamo creek terrace
 Paso robles CA.93446

MENJIVAR , EDMAN A.

Also Known As:

ARIAS,EDMAN,MENJIVAR
 MENJIVARARIAS,EDMAN,ADALID

SSN: 000-00-3895
 Date of Birth: 03/79

Phone:

In File Since: 5/12

Current Address:

1201 ALAMO CREEK TE. #2.
 PASO ROBLES CA. 93446
 Reported 2/16

Previous Address:

1903 TEAK DR. #B.
 PASO ROBLES CA. 93446
 Reported 5/12

Previous Address:

4455 WHISPERING OAK WY.
 PASO ROBLES CA. 93446

EMPLOYMENT

STRAPASONS SERVICE SOLUT	Position: WORKER	Start: 8/11 End:	In File Since: 8/17 Effective: 8/17
STRAPASON SERVICE STATION	Position: JANITOR	Start: 4/09 End:	In File Since: 4/17 Effective: 4/17

SCORING

Type

VANTAGESCOR3

Score

+522

Explanation

- 12 The date that you opened your oldest account is too recent
 - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
 - 07 You have too many delinquent or derogatory accounts
 - 63 Lack of sufficient relevant real estate account information
- SCORECARD: 06
 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:** 1 **Trades:** 9 **Inquiries:** 24

Negative Trade Accounts: 3 **Trade Accounts with Any Historical Negatives:** 2 **Occurrence of Historical Negatives:** 4

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$1,213	\$1,100	\$1,122	\$69	\$82	8%
Installment	5	\$37,172	\$0	\$28,158	\$0	\$650	n/a
Closed w/Balance-		n/a	n/a	\$12,347	\$123	\$47	n/a
Total	9	\$38,385	\$1,100	\$41,627	\$192	\$779	

COLLECTIONS

ACTION PRO (Y 615J002) Account # 10141660000302989 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION **Amount Placed:** \$150
Account Type: OPEN **Balance:** \$189 **Opened:** 1/17
Responsibility: I **Past Due:** \$189 **Paid:**
Last Payment: **Closed:**
Verified: 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

NISSN INF LT (Q 0507T085) Account # 25007571476 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$11,689 **Opened:** 3/16
Loan Type: AUTO LEASE **High Credit:** \$16,871 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 10/17
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments **Delinquency** **Maximum:** **Payment Pattern**
 (Months) 30 60 90 **Amount:** **Months 1-12:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805983933 Account Rating R03
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$630 **Opened:** 12/17
Loan Type: CREDIT CARD **High Credit:** \$630 **Past Due:** \$69 **Paid:**
Responsibility: I **Terms:** MIN57 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments 1 0 0 **Delinquency** **Maximum:** 6/19 (03) **Payment Pattern**
 (17 Months) 30 60 90 **Amount:** \$69 **Months 1-12:** 211111111111
Date: 6/19 **Months 13-24:** 11111

FST PREMIER (B 041PF004) Account # 543362897402 Account Rating R03
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$658 **Opened:** 1/18
Loan Type: CREDIT CARD **High Credit:** \$658 **Past Due:** \$123 **Paid:**
Responsibility: I **Terms:** MIN47 **Last Payment:** **Closed:** 2/19
Remarks: CREDIT LINE SUSPENDED **Charge Off:** **Verified:** 5/19
Update Method: automated

Late Payments 2 1 0 **Delinquency** **Maximum:** 2/19 (03) **Payment Pattern**
 (16 Months) 30 60 90 **Amount:** \$98 **Months 1-12:** 213211111111
Date: 2/19 **Months 13-24:** 1111

BK OF AMER (B 01597029) Account # 3041 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$492 **Opened:** 7/15
Loan Type: SECURED CREDIT CARD **High Credit:** \$583 **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**
 (46 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111111111
Months 25-36: 111111111111
Months 37-48: 1111111111

TRADES

TD AUTO FIN (F 0624C382) Account # 1102130569 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$28,158 **Opened:** 5/17
Loan Type: AUTOMOBILE **High Credit:** \$37,172 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 076M650 **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
(23 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date:

WEBBANK/FHUT (D 02CSN002) Account # 636992150473 Account Rating R01
Type: REVOLVING **Credit Limit:** \$100 **Balance:** \$0 **Opened:** 5/18
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **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
(11 Months) 30 60 90 **Amount:**
Date:

OportunPROG (F 02CX002) Account # 2181332 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M **Last Payment:** **Closed:** 12/17
Remarks: CLOSED **Charge Off:** **Verified:** 12/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

TD AUTO FIN (F 0624C382) Account # 1101691812 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: AUTOMOBILE **High Credit:** \$27,299 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 072M **Last Payment:** **Closed:** 6/17
Remarks: CLOSED **Charge Off:** **Verified:** 6/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

WESTLAKE FIN (F 01T9Q001) Account # 8925901 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/15
Loan Type: AUTOMOBILE **High Credit:** \$13,900 **Past Due:** \$0 **Paid:**
Responsibility: S **Terms:** 048M **Last Payment:** **Closed:** 3/16
Remarks: CLOSED **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
(09 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/25/19	LS FINANCING (FLA2613540 CAL)		
5/06/19	CHECK INTO C (FTN5147441 SCT)		
2/24/19	SANTA MARIA (ALA2714020 CAL)		
12/04/18	LENDIFY FINA (FNC4076411 CAL)		
11/06/18	CHECK INTO C (FTN5147441 SCT)		
8/08/18	SYNCB/LOWES (NNY2120170 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/19/18	EXETER FIN (FDF1654822 SCT)		
7/17/18	REGIONAL ACC (BNC2081415 FLA)		
7/14/18	COAF (FPC1246538 NTL)		
6/22/18	CHECK INTO C (FTN5147441 SCT)		
5/21/18	JPMCB AUTO (BCP0006508 NTL)		
5/21/18	COAF (FPC1246538 NTL)		
5/21/18	COAST BMW NI (ALA3716318 CAL)		
5/21/18	EXETER FIN (FDF1654822 SCT)		
5/18/18	CELTIC/CONT (FNJ1271865 EAS)		
4/21/18	COAST BMW NI (ALA3716318 CAL)		
2/20/18	CHECK INTO C (FTN5147441 SCT)		
12/30/17	CAP ONE (BPC2699824 NTL)		
12/14/17	CREDCO (ZCO8256078 CAL)		
12/11/17	CHECK INTO C (FTN5147441 SCT)		
10/12/17	CHECK INTO C (FTN5147441 SCT)		
8/05/17	COAF (FPC1246538 NTL)		
8/05/17	ALLY FINANCI (FDT6240112 MCH)		
8/05/17	TD AUTO FINA (FDT4113756 MCH)		

REPORT SERVICED BY

TRANSUNION
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