



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/25/19 01:04 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Gonzalez, Martin  
 Current Address: 1124, N Lugo ave  
 San Bernardino CA.92410

**GONZALEZMURILLO , MARTIN**

**Also Known As:** GONZALEZ, MARTIN  
**SSN:** 000-00-0337  
**Date of Birth:** 11/86  
**Phone:**  
**In File Since:** 8/14

**Current Address:**  
 10473 STOVER AV.  
 RIVERSIDE CA. 92505  
 Reported 8/14

**Previous Address:**  
 1124 N. LUGO AV.  
 SAN BERNARDINO CA. 92410  
 Reported 9/18

### EMPLOYMENT

|   |                           |                                    |  |
|---|---------------------------|------------------------------------|--|
| <b>LIBERTY GLASS INC</b><br>CORONA, CA. | <b>Position:</b>          | <b>Start:</b> 8/17<br><b>End:</b>  | <b>In File Since:</b> 12/17<br><b>Effective:</b> 12/17 |
| <b>MERRICK ENGINEERING INC</b>          | <b>Position:</b> EMPLOYEE | <b>Start:</b> 10/15<br><b>End:</b> | <b>In File Since:</b> 11/16<br><b>Effective:</b> 11/16 |

### SCORING

| Type                | Score       | Explanation  |
|---------------------|-------------|--|
| <b>VANTAGESCOR3</b> | <b>+575</b> | 12 The date that you opened your oldest account is too recent<br>72 Too many installment accounts with a delinquent or derogatory payment status<br>05 Too many of the delinquencies on your accounts are recent<br>63 Lack of sufficient relevant real estate account information<br>SCORECARD: 08<br>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> 0                                  | <b>Trades:</b> 8                             | <b>Inquiries:</b> 7 |                |                 |                |                  |
| <b>Negative Trade Accounts:</b> 2 | <b>Trade Accounts with Any Historical Negatives:</b> 1 | <b>Occurrence of Historical Negatives:</b> 3 |                     |                |                 |                |                  |
|                                   | <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>Revolving</b>                  | 1  | \$0  | \$700               | \$0            | \$0             | \$0            | 100%             |
| <b>Closed w/Balance-</b>          |  | n/a  | n/a                 | \$5,297        | \$1,827         | \$0            | n/a              |
| <b>Total</b>                      | <b>8</b>   | <b>\$0</b>                                   | <b>\$700</b>        | <b>\$5,297</b> | <b>\$1,827</b>  | <b>\$0</b>     |                  |

TRADES

LENDIFY FIN (F 02G6T001) Account # 101244108102 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,615 **Opened:** 6/18  
**Loan Type:** UNSECURED **High Credit:** \$1,400 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 2/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

APOYO FINANC (F 02BZ2001) Account # RIV773 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$3,682 **Opened:** 1/18  
**Loan Type:** UNSECURED **High Credit:** \$4,555 **Past Due:** \$1,827 **Paid:**  
**Responsibility:** I **Terms:** 024M **Last Payment:** **Closed:** 5/19  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments (Months)** 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 542077 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 4/17  
**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 (24 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
**Amount:** **Months 13-24:** 1111X1111111  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 101244108101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 6/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/18  
**Update Method:** automated  
**Late Payments (07 Months)** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXX111  
**Amount:**  
**Date:**

CURACAO (H 083UH001) Account # 5420775500 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$383 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 1/18  
**Remarks:** **Charge Off:** **Verified:** 1/18  
**Update Method:** automated  
**Late Payments (08 Months)** 1 1 1 **Delinquency** **Maximum:** 11/17 (04) **Payment Pattern** **Months 1-12:** X4321111  
**Amount:** \$128  
**Date:** 11/17

**TRADES**

|   |                             |                        |                                 |     |
|---|-----------------------------|------------------------|---------------------------------|-----|
| APOYO FINANC (F 02BZ2001)                     |                             | Account # RIV771       | Account Rating                  | 101 |
| <b>Type:</b> INSTALLMENT                      | <b>Credit Limit:</b>        | <b>Balance:</b> \$0    | <b>Opened:</b> 6/17             |     |
| <b>Loan Type:</b> UNSECURED                   | <b>High Credit:</b> \$4,053 | <b>Past Due:</b> \$0   | <b>Paid:</b>                    |     |
| <b>Responsibility:</b> I                      | <b>Terms:</b> 014M340       | <b>Last Payment:</b>   | <b>Closed:</b> 1/18             |     |
| <b>Remarks:</b>                               |                             | <b>Charge Off:</b>     | <b>Verified:</b> 1/18           |     |
| <b>Late Payments</b> 0 0 0 <b>Delinquency</b> | <b>Maximum:</b>             | <b>Payment Pattern</b> | <b>Update Method:</b> automated |     |
| (07 Months) 30 60 90                          | <b>Amount:</b>              |                        | <b>Months 1-12:</b> 1111111     |     |
|   | <b>Date:</b>                |                        |                                 |     |

|   |                             |                        |                                 |     |
|---|-----------------------------|------------------------|---------------------------------|-----|
| APOYO FINANC (F 02BZ2001)                     |                             | Account # COR346       | Account Rating                  | 101 |
| <b>Type:</b> INSTALLMENT                      | <b>Credit Limit:</b>        | <b>Balance:</b> \$0    | <b>Opened:</b> 11/16            |     |
| <b>Loan Type:</b> UNSECURED                   | <b>High Credit:</b> \$3,000 | <b>Past Due:</b> \$0   | <b>Paid:</b>                    |     |
| <b>Responsibility:</b> I                      | <b>Terms:</b> 012M          | <b>Last Payment:</b>   | <b>Closed:</b> 6/17             |     |
| <b>Remarks:</b> CLOSED                        |                             | <b>Charge Off:</b>     | <b>Verified:</b> 6/17           |     |
| <b>Late Payments</b> 0 0 0 <b>Delinquency</b> | <b>Maximum:</b>             | <b>Payment Pattern</b> | <b>Update Method:</b> automated |     |
| (07 Months) 30 60 90                          | <b>Amount:</b>              |                        | <b>Months 1-12:</b> 1111111     |     |
|   | <b>Date:</b>                |                        |                                 |     |

|   |                           |                        |                                 |     |
|---|---------------------------|------------------------|---------------------------------|-----|
| OPORTUNPROG (F 02CX002)                       |                           | Account # 981146       | Account Rating                  | 101 |
| <b>Type:</b> INSTALLMENT                      | <b>Credit Limit:</b>      | <b>Balance:</b> \$0    | <b>Opened:</b> 8/14             |     |
| <b>Loan Type:</b> UNSECURED                   | <b>High Credit:</b> \$525 | <b>Past Due:</b> \$0   | <b>Paid:</b>                    |     |
| <b>Responsibility:</b> I                      | <b>Terms:</b> 009M        | <b>Last Payment:</b>   | <b>Closed:</b> 5/15             |     |
| <b>Remarks:</b> CLOSED                        |                           | <b>Charge Off:</b>     | <b>Verified:</b> 5/15           |     |
| <b>Late Payments</b> 0 0 0 <b>Delinquency</b> | <b>Maximum:</b>           | <b>Payment Pattern</b> | <b>Update Method:</b> automated |     |
| (08 Months) 30 60 90                          | <b>Amount:</b>            |                        | <b>Months 1-12:</b> XX111111    |     |
|   | <b>Date:</b>              |                        |                                 |     |

**INQUIRIES**

| Date     | Subscriber Name (Code)        | Type | Amount |
|----------|-------------------------------|------|--------|
| 6/25/19  | LS FINANCING (FLA2613540 CAL) |      |        |
| 6/08/19  | ACE CASH EXP (FHO5134479 SCT) |      |        |
| 5/25/19  | ACE CASH EXP (FHO5134479 SCT) |      |        |
| 2/05/19  | UNIVERSAL CR (ZPH4638743 EAS) |      |        |
| 6/04/18  | LENDIFY FINA (FNC4076411 CAL) |      |        |
| 12/30/17 | APOYO FINANC (FNC6038461 CAL) |      |        |
| 11/13/17 | LENDIFY FINA (FNC4076411 CAL) |      |        |

**REPORT SERVICED BY**

TRANSUNION  
 (800) 888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)