



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/25/19 11:20 CT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Fonseca, Jose
 Current Address: 800,E,Esther St 81
 Long beach CA.90813

TRANSUNION CONSUMER CREDIT REPORT

FONSECA , JOSE G.

Also Known As: FONSECAVILLASENOR,JOSE,GUST AV
SSN: 000-00-6750 **Phone:** **In File Since:** 12/10
Date of Birth: 03/83
 FONSECA,JOSE,GUSTAVO

Current Address:
 800 E. ESTHER ST. #71.
 LONG BEACH CA. 90813
Reported 12/10

EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
VELASENOR MAINT				3/18	3/18
WESTLAND MANTENENCE CO	MANATENCE			2/11	2/11

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
VANTAGESCOR3	+440	12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 63 Lack of sufficient relevant real estate account information 76 You have insufficient credit history on installment loans 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:	0	Trades:	11	Inquiries:	14
Negative Trade Accounts:	7	Trade Accounts with Any Historical Negatives:	7	Occurrence of Historical Negatives:	25		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	6	\$1,173	\$3,050	\$331	\$125	\$47	89%
Installment	5	\$37,155	\$0	\$34,285	\$1,535	\$1,053	n/a
Closed w/Balance-		n/a	n/a	\$5,277	\$1,090	\$229	n/a
Total	11	\$38,328	\$3,050	\$39,893	\$2,750	\$1,329	

TRADES

LENDIFY FIN (F 02G6T001) Account # 131423967101 Account Rating 109
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,307 **Opened:** 8/18
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 4/19
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19

Update Method: automated
Months 1-12:

Late Payments
(Months) 30 60 90

Delinquency **Maximum:**
Amount:
Date:

Payment Pattern

CREDITONEBANK (B 054MR013) Account # 444796239924 Account Rating R05
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$692 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$692 **Past Due:** \$164 **Paid:**
Responsibility: I **Terms:** MIN35 **Last Payment:** **Closed:** 4/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19

Update Method: automated
Months 1-12: 543211111111

Late Payments
(12 Months) 1 1 2 30 60 90

Delinquency **Maximum:** 5/19 (05)
Amount: \$132
Date: 5/19

Payment Pattern

FST PREMIER (B 041PF015) Account # 517800665974 Account Rating R05
Type: REVOLVING **Credit Limit:** \$400 **Balance:** \$556 **Opened:** 11/18
Loan Type: CREDIT CARD **High Credit:** \$556 **Past Due:** \$173 **Paid:**
Responsibility: I **Terms:** MIN39 **Last Payment:** **Closed:** 4/19
Remarks: CREDIT LINE SUSPENDED **Charge Off:** **Verified:** 6/19

Update Method: automated
Months 1-12: 4321111

Late Payments
(07 Months) 1 1 1 30 60 90

Delinquency **Maximum:** 6/19 (05)
Amount: \$173
Date: 6/19

Payment Pattern

BK OF AMER (B 01597029) Account # 2994 Account Rating R05
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,357 **Opened:** 9/17
Loan Type: CREDIT CARD **High Credit:** \$1,357 **Past Due:** \$372 **Paid:**
Responsibility: I **Terms:** MIN77 **Last Payment:** **Closed:** 2/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 6/19

Update Method: automated
Months 1-12: 543211111111
Months 13-24: 11111111

Late Payments
(20 Months) 1 1 2 30 60 90

Delinquency **Maximum:** 5/19 (05)
Amount: \$298
Date: 5/19

Payment Pattern

CAPITAL ONE (B 01DTV001) Account # 517805978857 Account Rating R05
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$331 **Opened:** 6/18
Loan Type: CREDIT CARD **High Credit:** \$331 **Past Due:** \$125 **Paid:**
Responsibility: I **Terms:** MIN47 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19

Update Method: automated
Months 1-12: 543211111111

Late Payments
(11 Months) 1 1 2 30 60 90

Delinquency **Maximum:** 4/19 (05)
Amount:
Date: 4/19

Payment Pattern

TRADES

BK OF AMER (B 01597029) Account # 7679 Account Rating R05
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$1,365 **Opened:** 11/16
Loan Type: CREDIT CARD **High Credit:** \$1,365 **Past Due:** \$381 **Paid:**
Responsibility: I **Terms:** MIN78 **Last Payment:** **Closed:** 2/19
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 4/19 (05) **Payment Pattern**
(30 Months) 30 60 90 **Amount:** \$304 **Months 1-12:** 543211111111
Date: 4/19 **Months 13-24:** 111111111111
Months 25-36: 111111

CURACAO (H 083UH001) Account # 5278132900 Account Rating I05
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,567 **Opened:** 2/11
Loan Type: INSTALLMENT SALES **High Credit:** \$3,943 **Past Due:** \$1,535 **Paid:**
CONTRACT **Terms:** 014M246 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 1 1 2 **Delinquency** **Maximum:** 4/19 (05) **Payment Pattern**
(37 Months) 30 60 90 **Amount:** \$1,290 **Months 1-12:** 543211111111
Date: 4/19 **Months 13-24:** 1111X1111111X
Months 25-36: X111111111111
Months 37-48: 1

COMPASS BK (B 09849001) Account # 6756997309 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$26,402 **Opened:** 3/18
Loan Type: AUTOMOBILE **High Credit:** \$28,637 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 074M557 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 1/19 (03) **Payment Pattern**
(14 Months) 30 60 90 **Amount:** \$614 **Months 1-12:** 111321111111
Date: 1/19 **Months 13-24:** 11

CURACAO (H 083UH001) Account # 527813 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,750 **Balance:** \$0 **Opened:** 2/11
Loan Type: CHARGE ACCOUNT **High Credit:** \$842 **Past Due:** \$0 **Paid:** 9/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(37 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111X1111111
Months 25-36: 111111111111
Months 37-48: 1

OPORTUNPROG (F 02CX002) Account # 2909088 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,316 **Opened:** 7/18
Loan Type: UNSECURED **High Credit:** \$4,575 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 028M250 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(05 Months) 30 60 90 **Amount:** **Months 1-12:** 111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1945929 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/16
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 029M **Last Payment:** **Closed:** 7/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 7/18
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:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/25/19	LS FINANCING (FLA2613540 CAL)		
6/19/19	CHECKNGO/AXF (FCI1430459 DAY)		
6/14/19	LENDIFY FINA (FNC4076411 CAL)		
3/09/19	CURACAO (HLA2456536 CAL)		
9/12/18	CBNA (BNY6519225 EAS)		
9/10/18	NIGIG/DASHC (FNV4843465 EAS)		
8/25/18	LENDIFY FINA (FNC4076411 CAL)		
7/10/18	LENDIFY FINA (FNC4076411 CAL)		
6/24/18	CURACAO (HLA2456536 CAL)		
6/01/18	CAP ONE (BPC2699824 NTL)		
3/16/18	FIFTH THIRD (BCI1780815 DAY)		
3/10/18	COAF (FPC1246538 NTL)		
3/10/18	NISSAN OF DO (ACH6551132 CHI)		
9/12/17	BK OF AMER (BNC2428053 FLA)		

REPORT SERVICED BY

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