



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/25/19 21:01 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Juarez , Miguel
 Current Address: 15421 monte st
 Sylmar CA.91342

JUAREZCONTRERAS , MIGUEL A.

Also Known As:

JUAREZ,MIGUELANGEL
 JUAREZ,CONTRERA,MIGUELANGEL
 JUAREZ,MIGUEL,ANGEL

SSN: 000-00-9345
Date of Birth: 03/80

Phone:

In File Since: 9/15

Current Address:

15421 MONTE ST.
 SYLMAR CA. 91342
 Reported 11/18

Previous Address:

13109 LEACH ST.
 SYLMAR CA. 91342
 Reported 8/17

Previous Address:

9147 VAN NUYS BV. #202.
 PANORAMA CITY CA. 91402

EMPLOYMENT

GROCERY OUTLET

Position: STOCK

Start:
End:

In File Since: 3/18
Effective: 4/18

DESIGN TO BUILD DEVELOPME

Position: CONSTRUCTION

Start:
End:

In File Since: 9/17
Effective: 9/17

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
- 72 Too many installment accounts with a delinquent or derogatory payment status
- 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:** 0 **Trades:** 9 **Inquiries:** 22

Negative Trade Accounts: 6 **Trade Accounts with Any Historical Negatives:** 3 **Occurrence of Historical Negatives:** 8

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	7	\$97,422	\$0	\$64,995	\$1,257	\$2,381	n/a
Closed w/Balance	-	n/a	n/a	\$1,344	\$886	\$0	n/a
Total	9	\$97,422	\$0	\$66,339	\$2,143	\$2,381	

TRADES

CURACAO (H 083UH001)		Account # 5128093700		Account Rating 109	
Type: INSTALLMENT	Credit Limit:	Balance: \$458	Opened: 12/15	Paid:	
Loan Type: INSTALLMENT SALES CONTRACT	High Credit: \$458	Past Due: \$0	Closed: 11/16	Verified: 5/19	
Responsibility: I	Terms: 004M	Last Payment:	Charge Off:	Update Method: automated	
Remarks: UNPAID BALANCE CHARGED OFF				Months 1-12:	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
30 60 90		Amount:			
		Date:			
DANIELS JWLS (J 0619L009)		Account # 3328233		Account Rating R09	
Type: REVOLVING	Credit Limit: \$1,031	Balance: \$796	Opened: 11/17	Paid:	
Loan Type: CHARGE ACCOUNT	High Credit: \$0	Past Due: \$796	Closed: 1/19	Verified: 1/19	
Responsibility: I	Terms:	Last Payment:	Update Method: automated		
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Months 1-12:		
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
30 60 90		Amount:			
		Date:			
CURACAO (H 083UH001)		Account # 512809		Account Rating R09	
Type: REVOLVING	Credit Limit: \$700	Balance: \$90	Opened: 12/15	Paid:	
Loan Type: CHARGE ACCOUNT	High Credit: \$57	Past Due: \$90	Closed: 5/18	Verified: 5/18	
Responsibility: I	Terms:	Last Payment:	Update Method: automated		
Remarks: UNPAID BALANCE CHARGED OFF		Charge Off:	Months 1-12:		
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern		
30 60 90		Amount:			
		Date:			
MODERN FINAN (F 0571J004)		Account # 10255343		Account Rating 103	
Type: INSTALLMENT	Credit Limit:	Balance: \$10,340	Opened: 3/18	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$11,039	Past Due: \$555	Closed:	Verified: 5/19	
Responsibility: I	Terms: 048M395	Last Payment:	Update Method: automated		
Remarks:		Charge Off:	Months 1-12: 211111111111		
Late Payments (14 Months)	Delinquency	Maximum: 5/19 (03)	Payment Pattern		
1 0 0 30 60 90		Amount: \$555			
		Date: 5/19			
				Months 13-24: 11	
ALLY FINCL (F 0259237L)		Account # 611924455993		Account Rating 102	
Type: INSTALLMENT	Credit Limit:	Balance: \$16,573	Opened: 6/16	Paid:	
Loan Type: AUTOMOBILE	High Credit: \$27,370	Past Due: \$326	Closed:	Verified: 6/19	
Responsibility: I	Terms: 072M505	Last Payment:	Update Method: automated		
Remarks:		Charge Off:	Months 1-12: 113221111111		
Late Payments (35 Months)	Delinquency	Maximum: 3/19 (03)	Payment Pattern		
4 1 0 30 60 90		Amount:			
		Date: 3/19			
				Months 13-24: 112121111111	
				Months 25-36: 111111111111	

TRADES

TOYOTA MTR (Q 04176124) Account # 70400267556370001 Account Rating 102
Type: INSTALLMENT **Credit Limit:** **Balance:** \$24,522 **Opened:** 11/17
Loan Type: AUTOMOBILE **High Credit:** \$28,634 **Past Due:** \$376 **Paid:**
Responsibility: I **Terms:** 072M563 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 2 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 122111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

NISSN INF LT (Q 0507T085) Account # 29009964552 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$10,138 **Opened:** 6/17
Loan Type: AUTO LEASE **High Credit:** \$26,304 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 039M674 **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:** 11111111111
Date:

OPORTUNPROG (F 02CX002) Account # 3101977 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,422 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M244 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

MODERN FINAN (F 0571J004) Account # 10249461 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: AUTOMOBILE **High Credit:** \$17,468 **Past Due:** \$0 **Paid:**
Responsibility: M **Terms:** 062M **Last Payment:** **Closed:** 9/17
Remarks: CLOSED **Charge Off:** **Verified:** 9/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(25 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/25/19	LS FINANCING (FLA2613540 CAL)		
5/26/19	LENDIFY FINA (FNC4076411 CAL)		
8/27/18	INFINITI OF (ALA4040622 CAL)		
7/07/18	OPORTUN/PROG (FNC3435243 CAL)		
6/25/18	LENDIFY FINA (FNC4076411 CAL)		
5/04/18	DANIELS JRLY (JLA2010070 CAL)		
4/17/18	INFINITI OF (ACH5992127 CHI)		
3/28/18	HAMER TOYOTA (ALA3761327 CAL)		
3/28/18	KARPLUS WARE (ALA2408041 CAL)		
2/08/18	OPORTUN/PROG (FNC3435243 CAL)		
12/10/17	INFINITI OF (ACH5992127 CHI)		
11/06/17	DANIELS JRLY (JLA2010070 CAL)		
10/03/17	FIFTH THIRD (BCI1780815 DAY)		
9/29/17	ALLY FINANCI (FDT6240112 MCH)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/29/17	COAF (FPC1246538 NTL)		
9/29/17	JPMCB AUTO (BCP0006508 NTL)		
9/29/17	KEYES TOYOTA (ALA9074194 CAL)		
9/29/17	TOYOTA MOTOR (FLA6339744 CAL)	Automobile	
9/17/17	HAMER TOYOTA (ALA3761327 CAL)		
9/17/17	INFINITI OF (ACH5992127 CHI)		
8/11/17	LENDIFY FINA (FNC4076411 CAL)		
7/17/17	WF CRD SVC (BDM6006032 ILM)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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