



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/26/19 23:17 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Galvan, Carlos
 Current Address: 11021,S, Virginia av
 Lynwood CA.90626

GALVANREYES , CARLOS

Also Known As:

REYES,CARLOS,G
 GALVAN,CARLOS

SSN: 000-00-9834
 Date of Birth: 06/77

Phone:

In File Since: 10/16

Current Address:

11021 VIRGINIA AV.
 LYNWOOD CA. 90262
 Reported 2/19

Previous Address:

6616 AJAX AV.
 BELL GARDENS CA. 90201
 Reported 11/16

Previous Address:

9521 STEPHENS ST.
 PICO RIVERA CA. 90660

EMPLOYMENT

NORMS RESTAURANT LLC
 BELLFLOWER, CA.

Position: EMPLOYEE

Start: 4/17
 End:

In File Since: 3/19
 Effective: 3/19

APPLEBEES

Position: COOKS

Start:
 End:

In File Since: 6/17
 Effective: 6/17

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

CURRENT INPUT ZIP CODE INVALID

SCORING

Type

VANTAGESCOR3

Score
+623

Explanation

- 12 The date that you opened your oldest account is too recent
- 07 You have too many delinquent or derogatory accounts
- 63 Lack of sufficient relevant real estate account information
- 16 The total of all balances on your open accounts is too high

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: 1 Trades: 9 Inquiries: 12

Negative Trade Accounts: 1 Trade Accounts with Any Historical Negatives: 2 Occurrence of Historical Negatives: 5

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,915	\$2,600	\$1,302	\$0	\$36	50%
Installment	7	\$6,680	\$0	\$4,161	\$0	\$797	n/a
Total	9	\$8,595	\$2,600	\$5,463	\$0	\$833	

COLLECTIONS

DIVERSIFIED (Y 2BAF001) Account # 73325299 Account Rating O9B
Original Creditor: TMOBILE(cableOrCellular) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$447 **Balance:** \$447 **Past Due:** \$447
Responsibility: I **Last Payment:** **Opened:** 8/18 **Paid:** **Closed:** **Verified:** 6/19
Update Method: automated
Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

TRADES

CURACAO (H 083UH001) Account # 5403721900 Account Rating I09
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16
Loan Type: INSTALLMENT SALES CONTRACT **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 003M **Last Payment:** **Closed:** 4/18
Remarks: UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 4/18
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 102689058101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$323 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 005M69 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

WELLS FARGO (B 0908N664) Account # 442644107210 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,900 **Balance:** \$1,302 **Opened:** 8/17
Loan Type: CREDIT CARD **High Credit:** \$1,915 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN36 **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
 (21 Months) 30 60 90 **Amount:** **Months 13-24:** 11111111
Date:

OPORTUNPROG (F 02CX002) Account # 2338435 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,429 **Opened:** 8/17
Loan Type: UNSECURED **High Credit:** \$3,875 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M207 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 1 2 0 **Delinquency** **Maximum:** 2/18 (03) **Payment Pattern** **Months 1-12:** 111111111111
 (20 Months) 30 60 90 **Amount:** \$489 **Months 13-24:** 13321111
Date: 2/18

TRADES

CHECKNGO/AXF (F 02GHA001) Account # 46903310 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,409 **Opened:** 3/19
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M521 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
(02 Months) 30 60 90 **Amount:**
Date:

CHECKNGO/AXF (F 02GHA001) Account # 46319954 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/18
Loan Type: UNSECURED **High Credit:** \$2,505 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 3/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 131223833101 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$1,800 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 1 1 0 **Delinquency** **Maximum:** 1/18 (03) **Payment Pattern** **Months 1-12:** 1X11111XXXX
(17 Months) 30 60 90 **Amount:** **Months 13-24:** X3211
Date: 1/18

CURACAO (H 083UH001) Account # 540372 Account Rating R01
Type: REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 9/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$0 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 3/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X111111111
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

OPORTUNPROG (F 02CXY002) Account # 2117436 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/17
Loan Type: UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 8/17
Remarks: CLOSED **Charge Off:** **Verified:** 8/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/26/19	LS FINANCING (FLA2613540 CAL)		
5/15/19	LENDIFY FINA (FNC4076411 CAL)		
3/22/19	CHECKNGO/AXF (FCI1430459 DAY)		
3/22/19	APOYO FINANC (FNC6038461 CAL)		
3/19/19	LENDIFY FINA (FNC4076411 CAL)		
12/23/18	LENDIFY FINA (FNC4076411 CAL)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
12/19/18	LENDIFY FINA (FNC4076411 CAL)		
11/23/18	LENDIFY FINA (FNC4076411 CAL)		
10/16/18	CURACAO (HLA2456536 CAL)		
4/11/18	CURACAO (HLA2456536 CAL)		
12/27/17	ARTICLE ACCE (FLA2389138 CAL)		
10/17/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
(800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022
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