



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/27/19 12:21 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Villaceballos , Humberto  
 Current Address: 625,E,99th St 1  
 Inglewood CA.90301

#### VILLACEBALLOSLOPEZ , HUMBERTO

**Also Known As:** VILLACEBALLOS,HUMBERTO  
 VILLASEVALLOSLOPEZ,HUMBERTO  
 VILLASEVALLOS,HUMBERTO

**SSN:** 000-00-0000  
**Date of Birth:** 10/88  
**Phone:**  
**In File Since:** 1/13

**Current Address:**  
 625 E. 99TH ST. #1.  
 INGLEWOOD CA. 90301  
**Reported 1/13**

#### EMPLOYMENT

Employer	Position	Start	End	In File Since	Effective
LYNEER STAFFING	CUT METAL			7/18	7/18
JIN PATISSERIE	COOKS			2/17	1/13

#### SCORING

Type	Score	Explanation
VANTAGESCOR3	+648	12 The date that you opened your oldest account is too recent 07 You have too many delinquent or derogatory accounts 72 Too many installment accounts with a delinquent or derogatory payment status 63 Lack of sufficient relevant real estate account information 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:	0	Trades:	12	Inquiries:	13
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	10		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	1	\$500	\$500	\$0	\$0	\$0	100%
Installment	11	\$5,546	\$0	\$1,732	\$0	\$183	n/a
Closed w/Balance-		n/a	n/a	\$2,730	\$2,730	\$0	n/a
<b>Total</b>	<b>12</b>	<b>\$6,046</b>	<b>\$500</b>	<b>\$4,462</b>	<b>\$2,730</b>	<b>\$183</b>	

TRADES

OportunProg (F 02CX002) Account # 1563710 Account Rating I09  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,730 **Opened:** 1/16  
**Loan Type:** UNSECURED **High Credit:** \$4,998 **Past Due:** \$2,730 **Paid:**  
**Responsibility:** I **Terms:** 037M **Last Payment:** **Closed:** 4/16  
**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 # 5299899200 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$757 **Opened:** 12/11  
**Loan Type:** INSTALLMENT SALES CONTRACT **High Credit:** \$4,446 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M71 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (38 Months) 4 2 4 **Delinquency** **Maximum:** 7/17 (05) **Payment Pattern** **Months 1-12:** X11111XX1132  
**Amount:** **Months 13-24:** 11212X115554  
**Date:** 7/17 **Months 25-36:** 3211XXX1111  
**Months 37-48:** 11

Curacao (H 083UH001) Account # 529989 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 12/11  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$500 **Past Due:** \$0 **Paid:** 4/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** (38 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
**Amount:** **Months 13-24:** 11111X111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 11

Lenify Fin (F 02G6T001) Account # 131358684105 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$975 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$1,100 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 012M112 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:**  
**Date:**

Lenify Fin (F 02G6T001) Account # 131358684104 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$900 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 010M **Last Payment:** **Closed:** 5/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**  
**Amount:** 111  
**Date:**

TRADES

LENDIFY FIN (F 02G6T001) Account # 131358684103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18  
**Loan Type:** UNSECURED **High Credit:** \$700 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131358684102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 12/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111  
(03 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131358684101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$300 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 005M **Last Payment:** **Closed:** 8/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1  
(01 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1256316 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/15  
**Loan Type:** UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 031M **Last Payment:** **Closed:** 1/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** X1XX111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1078127 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/14  
**Loan Type:** UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 021M **Last Payment:** **Closed:** 5/15  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/15  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
(05 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

OPORTUNPROG (F 02CXY002) Account # 910074 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/14  
**Loan Type:** UNSECURED **High Credit:** \$1,665 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 014M **Last Payment:** **Closed:** 11/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CXY002) Account # 748437 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/13  
**Loan Type:** UNSECURED **High Credit:** \$262 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 6/14  
**Remarks:** CLOSED **Charge Off:** **Verified:** 6/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/27/19	LS FINANCING (FLA2613540 CAL)		
6/26/19	PERSONIFY (FNY3078631 EAS)		
6/24/19	LENDIFY FINA (FNC4076411 CAL)		
5/08/19	LENDIFY FINA (FNC4076411 CAL)		
3/29/19	ACE CASH EXP (FHO5134479 SCT)		
3/14/19	LENDIFY FINA (FNC4076411 CAL)		
2/16/19	LENDIFY FINA (FNC4076411 CAL)		
1/09/19	LENDIFY FINA (FNC4076411 CAL)		
12/07/18	LENDIFY FINA (FNC4076411 CAL)		
9/02/18	LENDIFY FINA (FNC4076411 CAL)		
8/31/18	LENDIFY FINA (FNC4076411 CAL)		
7/22/18	CURACAO (HLA2456536 CAL)		
4/17/18	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)