



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/28/19 13:06 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Villa, Juan  
 Current Address: 13553,,Ashland  
 Fontana CA.92336

**VILLAREYES ,JUAN MANUEL**

**Also Known As:**

VILLA,JUAN,MANUEL  
 ILLA,JUAN,V

**SSN:** 000-00-6724  
**Date of Birth:** 12/78

**Phone:**

**In File Since:** 3/00

**Current Address:**  
 13553 ASHLAND LN.  
 FONTANA CA. 92336  
 Reported 12/16

**Previous Address:**  
 14342 UPAS CT.  
 FONTANA CA. 92335  
 Reported 6/07

**Previous Address:**  
 1344 EUBANK AV. #A.  
 WILMINGTON CA. 90744

### EMPLOYMENT

Employer	Position:	Start:	End:	In File Since:	Effective:
SHORT-APP AUTO-APPROVED2				4/19	4/19
JACK IN THE BOX RANCHO CUCAMONGA, CA.	ASST MANAGER	10/08		8/18	7/16

### SCORING

Type  
**VANTAGESCOR3**

Score  
**+424**

**Explanation**

- 04 The balances on your accounts are too high compared to loan amounts
  - 44 Too many bankcard or revolving accounts with delinquent or derogatory status
  - 08 You have either very few loans or too many loans with recent delinquencies
  - 05 Too many of the delinquencies on your accounts are recent
- 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:	8	Trades:	12	Inquiries:	18
Negative Trade Accounts:	8	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	5		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	3	\$12,802	\$16,232	\$432	\$339	\$56	97%
Installment	9	\$801	\$0	\$0	\$0	\$0	n/a
Closed w/Balance-		n/a	n/a	\$19,639	\$15,557	\$0	n/a
<b>Total</b>	<b>12</b>	<b>\$13,603</b>	<b>\$16,232</b>	<b>\$20,071</b>	<b>\$15,896</b>	<b>\$56</b>	

COLLECTIONS

ERC (Y 26MT002)	Account # 203642948	Account Rating O9B
<b>Original Creditor:</b> DISH(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 1/19
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
	<b>Amount Placed:</b> \$458	<b>Verified:</b> 6/19
	<b>Balance:</b> \$458	<b>Update Method:</b> automated
	<b>Past Due:</b> \$458	
	<b>Last Payment:</b>	
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
ERC (Y 26MT002)	Account # 191420987	Account Rating O9B
<b>Original Creditor:</b> SPRINT(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 2/18
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
	<b>Amount Placed:</b> \$769	<b>Verified:</b> 6/19
	<b>Balance:</b> \$769	<b>Update Method:</b> automated
	<b>Past Due:</b> \$769	
	<b>Last Payment:</b>	
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
CREDIT COLL (Y 1GZD005)	Account # 60947449	Account Rating O9B
<b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 4/16
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
	<b>Amount Placed:</b> \$120	<b>Verified:</b> 6/19
	<b>Balance:</b> \$120	<b>Update Method:</b> automated
	<b>Past Due:</b> \$120	
	<b>Last Payment:</b>	
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
CCI (Y 1LMA001)	Account # 32379236	Account Rating O9B
<b>Original Creditor:</b> T MOBILE USA INC(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 10/18
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
	<b>Amount Placed:</b> \$72	<b>Verified:</b> 6/19
	<b>Balance:</b> \$72	<b>Update Method:</b> automated
	<b>Past Due:</b> \$72	
	<b>Last Payment:</b>	
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
AFNI (Y 96ER007)	Account # 1071828914	Account Rating O9B
<b>Original Creditor:</b> AT T MOBILITY(cableOrCellula	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Opened:</b> 1/19
<b>Account Type:</b> OPEN		<b>Paid:</b>
<b>Responsibility:</b> I		<b>Closed:</b>
	<b>Amount Placed:</b> \$141	<b>Verified:</b> 6/19
	<b>Balance:</b> \$141	<b>Update Method:</b> automated
	<b>Past Due:</b> \$141	
	<b>Last Payment:</b>	
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

COLLECTIONS

AD ASTRA REC (Y 2BRL001) Account # 5839477 Account Rating O9B  
**Original Creditor:** SPEEDY CASH **Remarks:** PLACED FOR **Amount Placed:** \$315 **Opened:** 1/17  
 139(financial) **Balance:** \$315 **Paid:**  
**Account Type:** OPEN **Past Due:** \$315 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 6/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

MONTEREY COL (Y 34VG003) Account # 502686994 Account Rating O9B  
**Original Creditor:** ONE ROAD **Remarks:** PLACED FOR **Amount Placed:** \$2,495 **Opened:** 4/16  
 LENDING(financial) **Balance:** \$2,544 **Paid:**  
**Account Type:** OPEN **Past Due:** \$2,544 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 5/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

CAINE WEINER (Y 28A7001) Account # 14095909 Account Rating O9B  
**Original Creditor:** PROGRESSIVE **Remarks:** PLACED FOR **Amount Placed:** \$189 **Opened:** 11/18  
 INSURANCE(retail) **Balance:** \$189 **Paid:**  
**Account Type:** OPEN **Past Due:** \$189 **Closed:**  
**Responsibility:** I **Last Payment:** **Verified:** 4/19  
**Update Method:** automated

**Delinquency** **Maximum:** **Payment Pattern**  
**Amount:** **Start Date:**  
**Date:**

TRADES

OPORTUNPROG (F 02CXY002) Account # 1675426 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$871 **Opened:** 4/16  
**Loan Type:** UNSECURED **High Credit:** \$847 **Past Due:** \$871 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 7/16  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 6/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

SIERRACREDIT (F 02GBG001) Account # 20026496 Account Rating 109  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$2,684 **Opened:** 10/15  
**Loan Type:** AUTOMOBILE **High Credit:** \$7,832 **Past Due:** \$2,684 **Paid:**  
**Responsibility:** I **Terms:** 036M **Last Payment:** **Closed:** 4/18  
**Remarks:** UNPAID BALANCE CHARGED OFF **Charge Off:** **Verified:** 5/19  
**Update Method:** automated

**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Start Date:**  
**Date:**

TRADES

REGIONAL ACC (F 085UD079)		Account # 44010501	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$12,002	<b>Opened:</b> 1/18	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$22,453	<b>Past Due:</b> \$12,002	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 072M	<b>Last Payment:</b>	<b>Closed:</b> 12/18	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 5/19	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>	<b>Months 1-12:</b>	
		<b>Date:</b>		
FLEXPAY (F 02F3G001)		Account # 303080741	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$871	<b>Opened:</b> 9/16	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$871	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 012M	<b>Last Payment:</b>	<b>Closed:</b> 3/17	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 3/17	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>	<b>Months 1-12:</b>	
		<b>Date:</b>		
HC ROYA (F 02919003)		Account # 2342	Account Rating	R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$750	<b>Balance:</b> \$1,514	<b>Opened:</b> 5/16	
<b>Loan Type:</b> INSTALLMENT SALES CONTRACT	<b>High Credit:</b> \$1,614	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>	<b>Last Payment:</b>	<b>Closed:</b> 12/16	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 12/16	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>	<b>Months 1-12:</b>	
		<b>Date:</b>		
MONTEREY FIN (F 045ZN001)		Account # 302465397	Account Rating	109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$1,697	<b>Opened:</b> 11/15	
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,698	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 012M	<b>Last Payment:</b>	<b>Closed:</b> 4/16	
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>	<b>Verified:</b> 10/16	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>	<b>Update Method:</b> automated
30 60 90		<b>Amount:</b>	<b>Months 1-12:</b>	
		<b>Date:</b>		
CURACAO (H 083UH001)		Account # 544505	Account Rating	R05
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$432	<b>Balance:</b> \$432	<b>Opened:</b> 9/18	
<b>Loan Type:</b> CHARGE ACCOUNT	<b>High Credit:</b> \$432	<b>Past Due:</b> \$339	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> MIN56	<b>Last Payment:</b>	<b>Closed:</b>	
<b>Remarks:</b>		<b>Charge Off:</b>	<b>Verified:</b> 6/19	
<b>Late Payments</b> (08 Months)	<b>Delinquency</b>	<b>Maximum:</b> 5/19 (05)	<b>Payment Pattern</b>	<b>Update Method:</b> automated
1 1 2		<b>Amount:</b> \$282	<b>Months 1-12:</b> 54321111	
30 60 90		<b>Date:</b> 5/19		

TRADES

CURACAO (H 083UH001) Account # 577817400 Account Rating I03  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 1/01  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$801 **Past Due:** **Paid:**  
 CONTRACT **Terms:** 012M58 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 4/16  
**Remarks:** **Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** 4/16 (03) **Payment Pattern** **Months 1-12:**  
 (48 Months) 30 60 90 **Amount:**  
**Date:** 4/16

FLAGSHIP CRD (F 02DF1001) Account # 63063118853751001 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/17  
**Loan Type:** AUTOMOBILE **High Credit:** \$13,712 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M **Last Payment:** **Closed:** 4/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/18  
**Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 121111111  
 (08 Months) 30 60 90 **Amount:**  
**Date:**

ALLY FINCL (F 0259237L) Account # 611923393084 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/16  
**Loan Type:** AUTOMOBILE **High Credit:** \$12,695 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 060M **Last Payment:** **Closed:** 12/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 12/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111  
 (23 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111111  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1455094 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/15  
**Loan Type:** UNSECURED **High Credit:** \$856 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 4/16  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111  
 (05 Months) 30 60 90 **Amount:**  
**Date:**

DISCOVERBANK (B 09616003) Account # 601149946133 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$15,800 **Balance:** \$0 **Opened:** 4/99  
**Loan Type:** CREDIT CARD **High Credit:** \$12,370 **Past Due:** \$0 **Paid:**  
**Responsibility:** T **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 3/13  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111111  
 (25 Months) 30 60 90 **Amount:** **Months 13-24:** 1111111111111  
**Date:** **Months 25-36:** 1

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/28/19	LS FINANCING (FLA2613540 CAL)		
6/27/19	LENDIFY FINA (FNC4076411 CAL)		
4/13/19	CURACAO (HLA2456536 CAL)		
2/18/19	LENDIFY FINA (FNC4076411 CAL)		
10/20/18	FONTANA NISS (ACH0217646 CHI)		

**INQUIRIES**

<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
9/29/18	T-MOBILE (UWA3747126 WAS)		
9/06/18	CURACAO (HLA2456536 CAL)		
8/16/18	APOYO FINANC (FNC6038461 CAL)		
5/27/18	T-MOBILE (UWA3747126 WAS)		
5/02/18	LENDIFY FINA (FNC4076411 CAL)		
3/08/18	T-MOBILE (UWA3747126 WAS)		
1/23/18	EXETER FIN (FDF1654822 SCT)		
1/13/18	COAF (FPC1246538 NTL)		
1/13/18	JPMCB AUTO (BCP0006508 NTL)		
1/13/18	GM FINANCIAL (FDF1535129 SCT)		
1/12/18	ROTOLO CHEVR (ALA2701668 CAL)		
7/30/17	AMERICREDIT (FDF0027016 SCT)		
7/30/17	CPS (FLA2817275 CAL)		

**REPORT SERVICED BY**

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