



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/30/19 13:16 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Sandoval, Abraham
 Current Address: 400.,Oakhill rd Dr 505
 Paso robles CA.93446

SANDOVALBARRON , ABRAHAM

Also Known As:

SANDOVAL,ABRAHAM

SSN: 000-00-1490

Date of Birth: 12/83

Phone:

In File Since: 5/17

Current Address:

400 OAK HILL RD. #505.
 PASO ROBLES CA. 93446

Reported 5/17

SCORING

Type

VANTAGESCOR3

Score

+662

Explanation

- 12 The date that you opened your oldest account is too recent
 - 04 The balances on your accounts are too high compared to loan amounts
 - 63 Lack of sufficient relevant real estate account information
 - 06 You have too many accounts that were opened recently
- 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:	10	Inquiries:	9
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	0	Occurrence of Historical Negatives:	0		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	4	\$2,514	\$3,250	\$1,183	\$0	\$42	64%
Installment	6	\$8,600	\$0	\$8,738	\$0	\$554	n/a
Total	10	\$11,114	\$3,250	\$9,921	\$0	\$596	

TRADES

SYNCB/JCP (D 0235058D) Account # 600889689248 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$0 **Opened:** 5/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$105 **Past Due:** \$0 **Paid:** 6/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
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 # 3492475 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,604 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M196 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
 (Months) 30 60 90 **Amount:**
Date:

CAPITAL ONE (B 01DTV001) Account # 517805791574 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$0 **Opened:** 2/18
Loan Type: CREDIT CARD **High Credit:** \$591 **Past Due:** \$0 **Paid:** 5/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
 (15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

CREDITONEBnk (B 054MR013) Account # 444796240346 Account Rating R01
Type: REVOLVING **Credit Limit:** \$650 **Balance:** \$0 **Opened:** 7/18
Loan Type: CREDIT CARD **High Credit:** \$635 **Past Due:** \$0 **Paid:** 5/19
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111
 (10 Months) 30 60 90 **Amount:**
Date:

SYNCB/HDSNGN (F 0999207C) Account # 601919059214 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,500 **Balance:** \$1,183 **Opened:** 4/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$1,183 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN42 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11
 (02 Months) 30 60 90 **Amount:**
Date:

TRADES

WILSHIRE CNS (F 028NZ001) Account # 10592102 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,600 **Opened:** 5/19
Loan Type: AUTOMOBILE **High Credit:** \$2,525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M212 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12:

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

LENDIFY FIN (F 02G6T001) Account # 210606081102 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$2,534 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M146 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12:

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

LENDIFY FIN (F 02G6T001) Account # 210606081101 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 007M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 111

Late Payments (03 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

OPORTUNPROG (F 02CX002) Account # 3184814 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 008M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Months 1-12: 1111

Late Payments (04 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

WILSHIRE CNS (F 028NZ001) Account # 10590183 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/19
Loan Type: AUTOMOBILE **High Credit:** \$2,525 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 036M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Months 1-12: 1

Late Payments (01 Months) 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		
5/16/19	LENDIFY FINA (FNC4076411 CAL)		
4/26/19	SYNCB (NDY1263431 DAY)		
3/16/19	CURACAO (HLA2456536 CAL)		
1/20/19	LENDIFY FINA (FNC4076411 CAL)		
12/17/18	UNIVERSAL CR (ZPH4638743 EAS)		

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
11/26/18	OPORTUN/PROG (FNC3435243 CAL)		
10/11/18	MERRICK BK (BUT3321721 MWB)		
1/26/18	CAP ONE (BPC2699824 NTL)		

REPORT SERVICED BY

TRANSUNION
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