



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/30/19 13:18 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Monterroso, Juan
 Current Address: 1823,S, San Andrews pl 305
 Los angeles CA.90019

MONTERROSO , JUAN CARLOS

Also Known As: **SSN:** 000-00-8978 **Phone:** **In File Since:** 1/07
Date of Birth: 06/68

Current Address:
 1823 S. ST ANDREWS PL. #305.
 LOS ANGELES CA. 90019
Reported 10/10

Previous Address:
 2106 S. CLOVERDALE AV.
 LOS ANGELES CA. 90016
Reported 1/07

EMPLOYMENT

Employer	Position	Start	In File Since
PLAYA DEL REY CAFE PINGUINI PLAYA DEL REY, CA.	LAVAPLATOS	End:	5/17 Effective: 2/13
PLAYA DEL REEY CLIFF HOUSE INC PLAYA DEL REY, CA.	DISHWASKER	Start: End:	6/09 Effective: 6/09

SCORING

Type	Score	Explanation
VANTAGESCOR3	+735	12 The date that you opened your oldest account is too recent 14 Lack of sufficient credit history 63 Lack of sufficient relevant real estate account information 04 The balances on your accounts are too high compared to loan amounts SCORECARD: 10 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:	2
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	1	\$3,300	\$3,300	\$0	\$0	\$0	100%
Installment	9	\$16,686	\$0	\$16,092	\$0	\$664	n/a
Total	10	\$19,986	\$3,300	\$16,092	\$0	\$664	

TRADES

CURACAO (H 083UH001) Account # 517298 Account Rating R01
Type: REVOLVING **Credit Limit:** \$3,300 **Balance:** \$0 **Opened:** 1/07
Loan Type: CHARGE ACCOUNT **High Credit:** \$3,300 **Past Due:** \$0 **Paid:** 6/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 11111X111111
Months 25-36: 111111111111
Months 37-48: 11

OportunProg (F 02CXy002) Account # 3278300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,595 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M354 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (04 Months) 30 60 90 **Amount:** **Months 1-12:** 1111
Date:

LENDIFY FIN (F 02G6T001) Account # 131633012101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,011 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M190 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (03 Months) 30 60 90 **Amount:** **Months 1-12:** 111
Date:

CURACAO (H 083UH001) Account # 5172983300 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,486 **Opened:** 1/07
Loan Type: INSTALLMENT SALES **High Credit:** \$3,596 **Past Due:** \$0 **Paid:**
 CONTRACT **Terms:** 029M120 **Last Payment:** **Closed:**
Responsibility: I **Charge Off:** **Verified:** 5/19
Remarks: **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (48 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 1111X1111111
Months 25-36: 1111111XX111
Months 37-48: 1

OportunProg (F 02CXy002) Account # 2217504 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$5,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 034M **Last Payment:** **Closed:** 1/19
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
 (18 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111111
Date: **Months 13-24:** 111111

TRADES

OPORTUNPROG (F 02CX002) Account # 1356220 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/15
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 032M **Last Payment:** **Closed:** 6/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 6/17
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:** 11111X111
Date:

OPORTUNPROG (F 02CX002) Account # 827577 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/14
Loan Type: UNSECURED **High Credit:** \$3,975 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 8/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 8/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11XX11XXX1
(17 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date:

OPORTUNPROG (F 02CX002) Account # 559980 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/12
Loan Type: UNSECURED **High Credit:** \$2,675 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 021M **Last Payment:** **Closed:** 2/14
Remarks: CLOSED **Charge Off:** **Verified:** 2/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 333096 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/11
Loan Type: UNSECURED **High Credit:** \$1,865 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 016M **Last Payment:** **Closed:** 11/12
Remarks: CLOSED **Charge Off:** **Verified:** 11/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111111X
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 1X1
Date:

OPORTUNPROG (F 02CX002) Account # 251611 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/10
Loan Type: UNSECURED **High Credit:** \$1,250 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **Last Payment:** **Closed:** 7/11
Remarks: CLOSED **Charge Off:** **Verified:** 7/11
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount:
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		
2/25/19	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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