



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 6/30/19 14:27 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN: xxx-xx-3125
 Name: Rodriguez , Suri
 Current Address: 265,S,Anza St 17
 El cajon CA.92020

SANCHEZRODRIGUEZ , SURI

Also Known As:

SANCHEZ,SURI,R
 SANCHEZRODRIGUEZ,SURIT
 SANCHEZ,SURIT

SSN: 000-00-0852
 Date of Birth: 08/79

Phone:

In File Since: 3/12

Current Address:

265 S. ANZA ST. #17.
 EL CAJON CA. 92020

Reported 5/16

Previous Address:

277 N. 1ST ST. #C203.
 EL CAJON CA. 92021

Reported 3/12

EMPLOYMENT

COMELAN

Position: SUPERVISOR

Start:
 End:

In File Since: 1/18
 Effective: 7/16

ALERTS AND SPECIAL MESSAGES

Type

ID MISMATCH ALERT

Explanation

INPUT SUBJECT SSN DOES NOT MATCH FILE SSN

INPUT SURNAME DOES NOT MATCH FILE SURNAME

SCORING

Type

VANTAGESCOR3

Score
+627

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
- 16 The total of all balances on your open accounts is too high
- 74 The balance amount paid down on your open installment accounts is too low

SCORECARD: 07

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: 18 Inquiries: 13

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	7	\$6,077	\$6,415	\$4,688	\$0	\$282	27%
Installment	11	\$30,940	\$0	\$24,561	\$0	\$1,102	n/a
Total	18	\$37,017	\$6,415	\$29,249	\$0	\$1,384	

COLLECTIONS

FIN CR NETWK (Y 125P001) Account # 9978872 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$1,283 **Opened:** 8/16
Responsibility: I **Balance:** \$1,283 **Paid:**
Past Due: \$1,283 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

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

TRADES

SYNCB/TJX (C 0235065M) Account # 604585102214 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$124 **Opened:** 12/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$276 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(42 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111

SYNCB/JCP (D 0235058D) Account # 600889682013 Account Rating R01
Type: REVOLVING **Credit Limit:** \$600 **Balance:** \$501 **Opened:** 12/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$623 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN27 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(42 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 111111111111
Months 25-36: 111111111111
Months 37-48: 111111

OPORTUNPROG (F 02CX002) Account # 3269685 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$7,649 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$8,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 042M306 **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:** **Start Date:**
Date:
Months 1-12: 1111

CCB/CHLDPLCE (C 01NZ8328) Account # 578097110915 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,420 **Balance:** \$748 **Opened:** 11/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$795 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN38 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(18 Months) 30 60 90 **Amount:** **Start Date:**
Date:
Months 1-12: 111111111111
Months 13-24: 111111

TRADES

BK OF AMER (B 01597029) Account #8457 Account Rating R01
Type: REVOLVING **Credit Limit:** \$500 **Balance:** \$468 **Opened:** 1/19
Loan Type: SECURED CREDIT CARD **High Credit:** \$499 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN25 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
 (05 Months) 30 60 90 **Amount:** **Months 13-24:** 11111
Date: **Months 25-36:** 11111
Months 37-48: 11111

KOHL'S/CAPONE (D 012EN005) Account #639305082107 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 12/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$326 **Past Due:** \$0 **Paid:** 2/19
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
 (41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

DSNB MACYS (D 02A5T001) Account #603534002584 Account Rating R01
Type: REVOLVING **Credit Limit:** \$2,500 **Balance:** \$2,531 **Opened:** 12/15
Loan Type: CHARGE ACCOUNT **High Credit:** \$2,713 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN78 **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
 (41 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 111111111111
Months 37-48: 11111

LENDIFY FIN (F 02G6T001) Account #103591923102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,091 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M190 **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:** **Months 13-24:**
Date: **Months 25-36:**
Months 37-48:

WESTLAKE FIN (F 01T9Q001) Account #9949603 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,098 **Opened:** 12/16
Loan Type: AUTOMOBILE **High Credit:** \$6,141 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 045M208 **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
 (28 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11111

TRADES

WESTLAKE FIN (F 01T9Q001) Account # 10213442 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$9,723 **Opened:** 1/18
Loan Type: AUTOMOBILE **High Credit:** \$12,184 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 048M398 **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
(15 Months) 30 60 90 **Amount:** **Months 13-24:** 111
Date:

DANIELS JWLS (J 0619L009) Account # 2334223 Account Rating R01
Type: REVOLVING **Credit Limit:** \$845 **Balance:** \$316 **Opened:** 7/16
Loan Type: CHARGE ACCOUNT **High Credit:** \$845 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN89 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111XXX
(34 Months) 30 60 90 **Amount:** **Months 13-24:** XXXXXXXXXXXXX
Date: **Months 25-36:** 1111111111

LENDIFY FIN (F 02G6T001) Account # 103591923101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/19
Loan Type: UNSECURED **High Credit:** \$2,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 022M **Last Payment:** **Closed:** 5/19
Remarks: CLOSED **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2416901 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **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** **Months 1-12:** 111111111111
(14 Months) 30 60 90 **Amount:** **Months 13-24:** 11
Date:

OPORTUNPROG (F 02CX002) Account # 1626552 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16
Loan Type: UNSECURED **High Credit:** \$6,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 10/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 10/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(18 Months) 30 60 90 **Amount:** **Months 13-24:** 111111
Date:

TRADES

OPORTUNPROG (F 02CX002) Account # 1042425 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/14
Loan Type: UNSECURED **High Credit:** \$3,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M **Last Payment:** **Closed:** 3/16
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 3/16
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X1XX11X11X
(16 Months) 30 60 90 **Amount:** **Months 13-24:** X111
Date:

OPORTUNPROG (F 02CX002) Account # 692966 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 8/13
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **Last Payment:** **Closed:** 10/14
Remarks: CLOSED **Charge Off:** **Verified:** 10/14
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11XX111111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

OPORTUNPROG (F 02CX002) Account # 534604 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/12
Loan Type: UNSECURED **High Credit:** \$1,365 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 010M **Last Payment:** **Closed:** 8/13
Remarks: CLOSED **Charge Off:** **Verified:** 8/13
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111
(08 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 436463 Account Rating 101
Type: INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 3/12
Loan Type: UNSECURED **High Credit:** \$525 **Past Due:** **Paid:**
Responsibility: I **Terms:** 007M83 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 10/12
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		
6/26/19	PERSONIFY (FNY3078631 EAS)		
6/04/19	BETTERCSH/ML (FNY3483233 EAS)		
5/06/19	LENDIFY FINA (FNC4076411 CAL)		
4/03/19	DANIELS JRLY (JLA2010070 CAL)		
1/05/19	LENDIFY FINA (FNC4076411 CAL)		
1/05/19	BK OF AMER (BNC2428053 FLA)		
9/01/18	DANIELS JRLY (JLA2010070 CAL)		
7/20/18	LENDIFY FINA (FNC4076411 CAL)		
1/16/18	CPS (FLA2817275 CAL)		
1/09/18	KEN GRODY FO (ALA4725346 CAL)		
1/09/18	FORD MOTOR C (NDT2340725 MCH)		
7/06/17	SYNCB/TJX DC (BNY4597847 EAS)		

REPORT SERVICED BY

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