



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

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: Vasquez , Marcos  
 Current Address: 8120s central ave Ave  
 Los Angeles CA.90001

**VASQUEZOLMOS , MARCO A.**

**Also Known As:** OLMOs,VAZQUEZ  
 VAZQUEZ,MARCO,A  
 VASQUES,MARCO,A

**SSN:** 000-00-1814      **Phone:**

**Date of Birth:** 02/70      **In File Since:** 12/00

**Current Address:**  
 8120 S. CENTRAL AV.  
 LOS ANGELES CA. 90001  
 Reported 1/14

**Previous Address:**  
 4510 S. VERMONT AV.  
 LOS ANGELES CA. 90037  
 Reported 1/12

**Previous Address:**  
 2850 LEEWARD AV. #312.  
 LOS ANGELES CA. 90005

### EMPLOYMENT

Employer	Position	Start:	End:	In File Since:	Effective:
GERTMENIAN AND SONS				11/12	12/12
GERTMANIAN SONS	SALES SHIP			9/10	9/10

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	INPUT SURNAME DOES NOT MATCH FILE SURNAME

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+537</b>	12 The date that you opened your oldest account is too recent 72 Too many installment accounts with a delinquent or derogatory payment status 95 You have too many collection agency accounts that are unpaid 08 You have either very few loans or too many loans with recent delinquencies SCORECARD: 06

### CREDIT INFORMATION Summary (Total History)

Public Records:	0	Collections:	5	Trades:	9	Inquiries:	1
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	28		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	7	\$45,220	\$0	\$16,765	\$0	\$747	n/a
Closed w/Balance	-	n/a	n/a	\$5,493	\$5,493	\$0	n/a
<b>Total</b>	<b>9</b>	<b>\$45,220</b>	<b>\$0</b>	<b>\$22,258</b>	<b>\$5,493</b>	<b>\$747</b>	

**COLLECTIONS**

ERC (Y 26MT002)	Account # 161497532	Account Rating O9B
<b>Original Creditor:</b> SPRINT(cableOrCellular)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$763
<b>Account Type:</b> OPEN		<b>Balance:</b> \$763
<b>Responsibility:</b> I		<b>Past Due:</b> \$763
		<b>Last Payment:</b>
		<b>Opened:</b> 10/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<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 # 64376226	Account Rating O9B
<b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$210
<b>Account Type:</b> OPEN		<b>Balance:</b> \$210
<b>Responsibility:</b> I		<b>Past Due:</b> \$210
		<b>Last Payment:</b>
		<b>Opened:</b> 3/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<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 # 62286403	Account Rating O9B
<b>Original Creditor:</b> INFINITY INSURANCE COMPANY(insurance)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$131
<b>Account Type:</b> OPEN		<b>Balance:</b> \$131
<b>Responsibility:</b> I		<b>Past Due:</b> \$131
		<b>Last Payment:</b>
		<b>Opened:</b> 9/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
CACH LLC (Y 48YX006)	Account # 7633005000559541	Account Rating O9B
<b>Original Creditor:</b> MID AMERICA BANK TRUST COMPA(retail)	<b>Remarks:</b> ACCOUNT INFORMATION DISPUTED BY CONSUMER	<b>Amount Placed:</b> \$1,065
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,065
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,065
		<b>Last Payment:</b>
		<b>Opened:</b> 2/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	
LVNV FUNDING (Y 21T9002)	Account # 6369921030422017	Account Rating O9B
<b>Original Creditor:</b> WEBBANK FINGERHUT(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$904
<b>Account Type:</b> OPEN		<b>Balance:</b> \$654
<b>Responsibility:</b> I		<b>Past Due:</b> \$654
		<b>Last Payment:</b>
		<b>Opened:</b> 4/16
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

TRADES

<p>OPORTUNPROG (F 02CX002) Account # 2055945</p> <p><b>Type:</b> INSTALLMENT <b>Credit Limit:</b> <b>Balance:</b> \$5,493</p> <p><b>Loan Type:</b> UNSECURED <b>High Credit:</b> \$3,427 <b>Past Due:</b> \$5,493</p> <p><b>Responsibility:</b> I <b>Terms:</b> 026M <b>Last Payment:</b></p> <p><b>Remarks:</b> UNPAID BALANCE CHARGED OFF <b>Charge Off:</b></p>		<p>Account Rating 109</p> <p><b>Opened:</b> 1/17</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 12/17</p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<p><b>Delinquency</b></p> <p><b>Maximum:</b> <b>Amount:</b> <b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Months 1-12:</b></p>
<p>TBOM RETAIL (B 022EL018) Account # 763300500055</p> <p><b>Type:</b> REVOLVING <b>Credit Limit:</b> \$1,000 <b>Balance:</b> \$0</p> <p><b>Loan Type:</b> CREDIT CARD <b>High Credit:</b> \$1,065 <b>Past Due:</b> \$0</p> <p><b>Responsibility:</b> I <b>Terms:</b> <b>Last Payment:</b></p> <p><b>Remarks:</b> PURCHASED BY ANOTHER LENDER <b>Charge Off:</b></p>		<p>Account Rating R09</p> <p><b>Opened:</b> 3/14</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 12/15</p> <p><b>Verified:</b> 3/17</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<p><b>Delinquency</b></p> <p><b>Maximum:</b> <b>Amount:</b> <b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Months 1-12:</b></p>
<p>WEBBNK/FHUT (D 02CSN002) Account # 636992103042</p> <p><b>Type:</b> REVOLVING <b>Credit Limit:</b> \$850 <b>Balance:</b> \$0</p> <p><b>Loan Type:</b> CHARGE ACCOUNT <b>High Credit:</b> \$904 <b>Past Due:</b> \$0</p> <p><b>Responsibility:</b> I <b>Terms:</b> <b>Last Payment:</b></p> <p><b>Remarks:</b> PURCHASED BY ANOTHER LENDER <b>Charge Off:</b></p>		<p>Account Rating R09</p> <p><b>Opened:</b> 10/13</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 2/16</p> <p><b>Verified:</b> 5/16</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (Months) 30 60 90</p>	<p><b>Delinquency</b></p> <p><b>Maximum:</b> <b>Amount:</b> <b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Months 1-12:</b></p>
<p>CAP ONE AUTO (F 01W2K001) Account # 62062123407151001</p> <p><b>Type:</b> INSTALLMENT <b>Credit Limit:</b> <b>Balance:</b> \$0</p> <p><b>Loan Type:</b> AUTOMOBILE <b>High Credit:</b> \$17,542 <b>Past Due:</b> \$0</p> <p><b>Responsibility:</b> C <b>Terms:</b> 073M <b>Last Payment:</b></p> <p><b>Remarks:</b> CLOSED <b>Charge Off:</b></p>		<p>Account Rating 102</p> <p><b>Opened:</b> 9/12</p> <p><b>Paid:</b></p> <p><b>Closed:</b> 11/14</p> <p><b>Verified:</b> 11/14</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (24 Months) 0 0 0 30 60 90</p>	<p><b>Delinquency</b></p> <p><b>Maximum:</b> <b>Amount:</b> <b>Date:</b></p>	<p><b>Payment Pattern</b></p> <p><b>Months 1-12:</b> 111111111111</p> <p><b>Months 13-24:</b> 111111111111</p>
<p>KINECTA FCU (Q 0436Y004) Account # 36807950001</p> <p><b>Type:</b> INSTALLMENT <b>Credit Limit:</b> <b>Balance:</b> \$8,399</p> <p><b>Loan Type:</b> AUTOMOBILE <b>High Credit:</b> \$15,717 <b>Past Due:</b> \$0</p> <p><b>Responsibility:</b> C <b>Terms:</b> 072M275 <b>Last Payment:</b></p> <p><b>Remarks:</b> <b>Charge Off:</b></p>		<p>Account Rating 101</p> <p><b>Opened:</b> 10/14</p> <p><b>Paid:</b></p> <p><b>Closed:</b></p> <p><b>Verified:</b> 6/19</p> <p><b>Update Method:</b> automated</p>
<p><b>Late Payments</b> (48 Months) 6 4 3 30 60 90</p>	<p><b>Delinquency</b></p> <p><b>Maximum:</b> 8/16 (04) <b>Amount:</b> \$826 <b>Date:</b> 8/16</p>	<p><b>Payment Pattern</b></p> <p><b>Months 1-12:</b> 111432121111</p> <p><b>Months 13-24:</b> 111113432121</p> <p><b>Months 25-36:</b> 111112111432</p> <p><b>Months 37-48:</b> 111111111111</p>

**TRADES**

WFDS (F 0839N077) Account # 518272619716 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$8,366 **Opened:** 9/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$29,503 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 072M472 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 15 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1122122112121  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 212222112211  
**Date:** **Months 25-36:** 111111X12111  
**Months 37-48:** 211111111111

OPORTUNPROG (F 02CXY002) Account # 1637937 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/16  
**Loan Type:** UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 025M **Last Payment:** **Closed:** 1/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 1/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111  
(09 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CXY002) Account # 1311239 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/15  
**Loan Type:** UNSECURED **High Credit:** \$1,590 **Past Due:** \$0 **Paid:**  
**Responsibility:** C **Terms:** 013M **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:** 1X11111  
(07 Months) 30 60 90 **Amount:**  
**Date:**

TOYOTA MTR (Q 04176121) Account # 70400165140830001 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/07  
**Loan Type:** AUTOMOBILE **High Credit:** \$20,259 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 071M **Last Payment:** **Closed:** 7/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/12  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		

**REPORT SERVICED BY**

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