



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 6/30/19 14:46 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN: xxx-xx-6586  
 Name: Mendez, Rodrigo  
 Current Address: 2796,S,Willow pl Place D  
 South gate CA.90280

**MENDEZ , RODRIGO OMAR**

**Also Known As:** MENDEZCASTANON,RODRIGOOM AR  
 MENDEZCASTANON,RODRIGO,OM AR  
**SSN:** 000-00-6586 **Phone:**  
**Date of Birth:** 08/92 **In File Since:** 5/16

**Current Address:** 2796 WILLOW PL. #D.  
 SOUTH GATE CA. 90280  
**Reported 1/18**  
**Previous Address:** 5405 S. CENTRAL AV. #5.  
 LOS ANGELES CA. 90011  
**Reported 5/16**

### EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
SPACELOK INC	TECHNICIAN		3/19 / 12/18
SPACELACK GARDENA, CA.	OPERATOR	6/15	11/18 / 6/18

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+637</b>	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 07 You have too many delinquent or derogatory accounts 63 Lack of sufficient relevant real estate account information 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:	11	Inquiries:	26
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	6		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$3,294	\$3,294	\$2,084	\$0	\$215	37%
Installment	9	\$20,252	\$0	\$18,661	\$0	\$728	n/a
<b>Total</b>	<b>11</b>	<b>\$23,546</b>	<b>\$3,294</b>	<b>\$20,745</b>	<b>\$0</b>	<b>\$943</b>	

TRADES

CURACAO (H 083UH001) Account # 539727 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$700 **Balance:** \$0 **Opened:** 5/16  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$700 **Past Due:** \$0 **Paid:** 4/19  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 1 1 4 **Delinquency** **Maximum:** 10/17 (05) **Payment Pattern**  
 (37 Months) 30 60 90 **Amount:** \$202 **Months 1-12:** 111111111111  
**Date:** 10/17 **Months 13-24:** 11115X554321  
**Months 25-36:** 111111111111  
**Months 37-48:** 1

CREDITACPT (F 0950Y002) Account # 91137547 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$15,672 **Opened:** 7/18  
**Loan Type:** AUTOMOBILE **High Credit:** \$16,753 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 072M431 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (10 Months) 30 60 90 **Amount:** **Months 1-12:** 1111111111  
**Date:**

APOYO FINANC (F 02BZ2001) Account # NOR1047 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,953 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$2,499 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 018M183 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern**  
 (06 Months) 30 60 90 **Amount:** **Months 1-12:** 111111  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131388979103 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$1,036 **Opened:** 5/19  
**Loan Type:** UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 011M114 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 5/19  
**Update Method:** automated  
**Late Payments** **Delinquency** **Maximum:** **Payment Pattern**  
 (Months) 30 60 90 **Amount:** **Months 1-12:**  
**Date:**

DANIELS JWLS (J 0619L009) Account # 2928229 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$2,594 **Balance:** \$2,084 **Opened:** 1/19  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$2,594 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** MIN215 **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:**

TRADES

OPORTUNPROG (F 02CX002) Account # 3315569 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/19  
**Loan Type:** UNSECURED **High Credit:** \$500 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **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:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131388979102 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$800 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 009M **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:** 11X11  
(06 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 3109710 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/18  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 2/19  
**Remarks:** CLOSED **Charge Off:** **Verified:** 2/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LENDIFY FIN (F 02G6T001) Account # 131388979101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 2763071 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** UNSECURED **High Credit:** \$530 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 11/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 11/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111  
(06 Months) 30 60 90 **Amount:**  
**Date:**

**TRADES**

OPORTUNPROG (F 02CXY002) Account # 1878057 Account Rating 101  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/16  
**Loan Type:** UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 1/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 1/18  
**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:**

**INQUIRIES**

Date	Subscriber Name (Code)	Type	Amount
6/30/19	LS FINANCING (FLA2613540 CAL)		
6/10/19	ADVANCE AMER (FSC1882014 FLA)		
5/02/19	LENDIFY FINA (FNC4076411 CAL)		
4/14/19	CURACAO (HLA2456536 CAL)		
3/30/19	AMERICREDIT (FDF0027016 SCT)		
3/30/19	EXETER FIN (FDF1654822 SCT)		
3/30/19	COAF (FPC1246538 NTL)		
3/30/19	CAR PROS KIA (ACH4790494 CHI)		
1/20/19	DANIELS JRLY (JLA2010070 CAL)		
11/26/18	APOYO FINANC (FNC6038461 CAL)		
11/02/18	LENDIFY FINA (FNC4076411 CAL)		
7/20/18	KMF (FLA1018264 CAL)		
7/20/18	EXETER FIN (FDF1654822 SCT)		
7/20/18	AMERICREDIT (FDF0027016 SCT)		
7/20/18	REGIONAL ACC (BNC2081415 FLA)		
7/20/18	COAF (FPC1246538 NTL)		
7/20/18	CAR PROS KIA (ACH4790494 CHI)		
7/16/18	ODE/CARSON C (ACH0213124 CHI)		
7/13/18	DANIELS JRLY (JLA2010070 CAL)		
6/18/18	CURACAO (HLA2456536 CAL)		
5/29/18	LENDIFY FINA (FNC4076411 CAL)		
5/07/18	T-MOBILE (UWA3747126 WAS)		
3/13/18	T-MOBILE (UWA3747126 WAS)		
3/06/18	LENDIFY FINA (FNC4076411 CAL)		
10/18/17	LENDIFY FINA (FNC4076411 CAL)		
10/15/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

TRANSUNION  
(800) 888-4213  
P.O. BOX 1000, CHESTER, PA 19022  
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM](http://www.transunion.com)