



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/01/19 14:15 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Alvarado , Carlos
 Current Address: 4907 S Mack Rd 131
 Sacramento CA.95823

ALVARADO , CARLOS HUMBERTO

Also Known As: ALVARADOLOPEZ,CARLOS,HUMBE RTO
 LOPEZALVARADO,CARLOS,HUMBE RTO
SSN: 000-00-6782
Date of Birth: 02/91
Phone:
In File Since: 6/17

Current Address:
 5430 71ST ST.
 SACRAMENTO CA. 95820
Reported 6/17

Previous Address:
 4907 MACK RD. #131.
 SACRAMENTO CA. 95823
Reported 10/17

Previous Address:
 4945 MACK RD.
 SACRAMENTO CA. 95823

EMPLOYMENT

PAIFIC COAST FURNITURE DISTRIBUTORS LL
 WEST SACRAMENTO, CA.
Position: LABORER
Start: 1/17
End:
In File Since: 6/19
Effective: 4/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+625	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 49 Lack of sufficient relevant bankcard or revolving 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:	8	Inquiries:	16
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
Installment	7	\$9,090	\$0	\$8,911	\$0	\$356	n/a
Total	8	\$9,090	\$0	\$8,911	\$0	\$356	

TRADES

KOHL'S/CAPONE (D 012EN005) Account # 639305092369 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/19
Loan Type: CHARGE ACCOUNT **High Credit:** \$84 **Past Due:** \$0 **Paid:** 6/19
Responsibility: I **Terms:** **Last Payment:** **Closed:** 5/19
Remarks: ACCOUNT CLOSED BY CONSUMER **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 # 3422972 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$8,911 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$9,090 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 041M356 **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:**

APOYO FINANC (F 02BZ2001) Account # SAC3814 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/18
Loan Type: UNSECURED **High Credit:** \$4,450 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111
(04 Months) 30 60 90 **Amount:** **Date:**

LENDIFY FIN (F 02G6T001) Account # 101231516102 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/18
Loan Type: UNSECURED **High Credit:** \$2,500 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 024M **Last Payment:** **Closed:** 4/19
Remarks: CLOSED **Charge Off:** **Verified:** 4/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11X1111
(07 Months) 30 60 90 **Amount:** **Date:**

OportunPROG (F 02CX002) Account # 2599095 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 1/18
Loan Type: UNSECURED **High Credit:** \$5,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 031M **Last Payment:** **Closed:** 3/19
Remarks: CLOSED **Charge Off:** **Verified:** 3/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(13 Months) 30 60 90 **Amount:** **Date:** **Months 13-24:** 1

TRADES

APOYO FINANC (F 02BZ2001) Account # SAC3202 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18
Loan Type: UNSECURED **High Credit:** \$3,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M **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:** 1111111
(07 Months) 30 60 90 **Amount:**
Date:

LENDIFY FIN (F 02G6T001) Account # 101231516101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 10/17
Loan Type: UNSECURED **High Credit:** \$1,200 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 013M **Last Payment:** **Closed:** 7/18
Remarks: CLOSED **Charge Off:** **Verified:** 7/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXXXX1111
(09 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 2223688 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 6/17
Loan Type: UNSECURED **High Credit:** \$1,070 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 009M **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:** 111111
(06 Months) 30 60 90 **Amount:**
Date:

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/01/19	LS FINANCING (FLA2613540 CAL)		
6/20/19	APOYO FINANC (FNC6038461 CAL)		
6/20/19	LENDIFY FINA (FNC4076411 CAL)		
4/28/19	KOHL'S/CAPONE (DMK6368324 WIS)		
12/23/18	KOHL'S/CAPONE (DMK6368324 WIS)		
12/14/18	SPRINT (UKC0000200 ILM)		
12/13/18	APOYO FINANC (FNC6038461 CAL)		
11/30/18	SYNCB/LOWES (NNY2120170 EAS)		
9/23/18	KOHL'S/CAPONE (DMK6368324 WIS)		
9/15/18	LENDIFY FINA (FNC4076411 CAL)		
9/08/18	KOHL'S/CAPONE (DMK6368324 WIS)		
7/22/18	CAP ONE (BPC2699824 NTL)		
7/21/18	LENDIFY FINA (FNC4076411 CAL)		
4/25/18	APOYO FINANC (FNC6038461 CAL)		
1/10/18	OPORTUN/PROG (FNC3435243 CAL)		
10/28/17	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
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