



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/01/19 15:09 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Gudiel Nunez , Jairo
 Current Address: 174 Farallones St
 San francisco CA.94112

GUDIENUNEZ , JAIRO

Also Known As: NUNEZ, JAIRO, GUDIEN
SSN: 000-00-0000
Date of Birth: 04/84
Phone:
In File Since: 4/13

Current Address:
 174 FARALLONES ST.
 SAN FRANCISCO CA. 94112
Reported 4/13

SCORING

Type	Score	Explanation
VANTAGESCOR3	+653	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 47 No open bankcard or revolving accounts in your credit file 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: 7	Inquiries: 5				
Negative Trade Accounts: 0	Trade Accounts with Any Historical Negatives: 1	Occurrence of Historical Negatives: 3					
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Installment	6	\$12,075	\$0	\$10,618	\$0	\$510	n/a
Total	7	\$12,075	\$0	\$10,618	\$0	\$510	

TRADES

OPORTUNPROG (F 02CX002)		Account # 2785988		Account Rating I01	
Type: INSTALLMENT		Credit Limit:		Balance: \$6,479	
Loan Type: UNSECURED		High Credit: \$8,075		Past Due: \$0	
Responsibility: I		Terms: 041M314		Last Payment:	
Remarks:				Charge Off:	
Late Payments (12 Months) 0 0 0		Delinquency		Payment Pattern	
30 60 90		Maximum Amount:		Update Method: automated	
		Date:		Months 1-12: 111111111111	

TRADES

LENDIFY FIN (F 02G6T001) Account # 124669920101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$4,139 **Opened:** 4/19
Loan Type: UNSECURED **High Credit:** \$4,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 033M196 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1
(01 Months) 30 60 90 **Amount:**
Date:

WELLS FARGO (B 0908N664) Account # 442644141158 Account Rating R01
Type: REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 4/13
Loan Type: SECURED CREDIT CARD **High Credit:** \$314 **Past Due:** \$0 **Paid:** 1/18
Responsibility: I **Terms:** **Last Payment:** **Closed:** 12/17
Remarks: CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 2 1 0 **Delinquency** **Maximum:** 12/17 (03) **Payment Pattern** **Months 1-12:** 111132111111
(48 Months) 30 60 90 **Amount:** \$94 **Months 13-24:** 111112111111
Date: 12/17 **Months 25-36:** 111111111111
Months 37-48: 111111111111

OPORTUNPROG (F 02CX002) Account # 2181949 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/17
Loan Type: UNSECURED **High Credit:** \$7,075 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 030M **Last Payment:** **Closed:** 5/18
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/18
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(11 Months) 30 60 90 **Amount:**
Date:

OPORTUNPROG (F 02CX002) Account # 1413644 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 9/15
Loan Type: UNSECURED **High Credit:** \$4,375 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 028M **Last Payment:** **Closed:** 5/17
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/17
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111
(19 Months) 30 60 90 **Amount:** **Months 13-24:** 1111X11
Date:

OPORTUNPROG (F 02CX002) Account # 928468 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/14
Loan Type: UNSECURED **High Credit:** \$2,600 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 019M **Last Payment:** **Closed:** 9/15
Remarks: ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 9/15
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1X11XX111111
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1
Date:

TRADES

OportunProg (F 02CXY002)		Account # 752728	Account Rating 101
Type: INSTALLMENT		Credit Limit:	Balance: \$0
Loan Type: UNSECURED		High Credit: \$840	Opened: 11/13
Responsibility: I		Terms: 007M	Paid:
Remarks: CLOSED			Closed: 7/14
			Verified: 7/14
			Update Method: automated
Late Payments 0 0 0 Delinquency		Maximum:	Payment Pattern
(07 Months) 30 60 90		Amount:	Months 1-12: X111111
		Date:	

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/01/19	LS FINANCING (FLA2613540 CAL)		
5/27/19	LIVERMORE HO (ALA1785843 CAL)		
5/16/19	DUBLIN TOYOT (ALA5509264 CAL)		
4/22/19	LENDIFY FINA (FNC4076411 CAL)		
5/13/18	Oportun/Prog (FNC3435243 CAL)		

REPORT SERVICED BY

TRANSUNION
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