



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/08/19 00:50 CT

**INPUT PARAMETERS FOR PRIMARY SUBJECT**

Reference ID:  
 SSN:  
 Name: Tovar , Jose  
 Current Address: 1011,,Palm Ave  
 Greenfield CA.93927

**TRANSUNION CONSUMER CREDIT REPORT**

**TOVAR ,JOSE GARCIA**

**Also Known As:**

GARCIATOVAR,,JOSE  
 TOVARGARCIA,,JOSE

**SSN:** 000-00-0000  
**Date of Birth:** 03/64

**Phone:**

**In File Since:** 3/16

**Current Address:**

1011 PALM AV.  
 GREENFIELD CA. 93927  
 Reported 3/16

**SCORING**

**Type**

**Score**

**Explanation**

**VANTAGESCOR3**

**+638**

- 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

**CREDIT INFORMATION Summary (Total History)**

<b>Public Records:</b> 0	<b>Collections:</b> 0	<b>Trades:</b> 5	<b>Inquiries:</b> 1				
<b>Negative Trade Accounts:</b> 0	<b>Trade Accounts with Any Historical Negatives:</b> 0	<b>Occurrence of Historical Negatives:</b> 0					
	<b>Count</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>Available</b>
<b>Installment</b>	5	\$5,090	\$0	\$5,113	\$0	\$252	n/a
<b>Total</b>	<b>5</b>	<b>\$5,090</b>	<b>\$0</b>	<b>\$5,113</b>	<b>\$0</b>	<b>\$252</b>	

**TRADES**

OPORTUNPROG (F 02CX002)	Account # 3510025	Account Rating 101
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$5,113
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$5,090	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 032M252	<b>Last Payment:</b>
<b>Remarks:</b>		<b>Charge Off:</b>
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Update Method:</b> automated
	<b>Amount:</b>	<b>Months 1-12:</b>
	<b>Date:</b>	

TRADES

OPORTUNPROG (F 02CX002) Account # 2682458 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 3/18  
**Loan Type:** UNSECURED **High Credit:** \$4,075 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 028M **Last Payment:** **Closed:** 5/19  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 5/19  
**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:**

OPORTUNPROG (F 02CX002) Account # 2144609 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/17  
**Loan Type:** UNSECURED **High Credit:** \$2,175 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 019M **Last Payment:** **Closed:** 3/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 3/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111111111  
(10 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1797925 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/16  
**Loan Type:** UNSECURED **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 013M **Last Payment:** **Closed:** 4/17  
**Remarks:** ACCOUNT CLOSED DUE TO REFINANCE **Charge Off:** **Verified:** 4/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111111  
(08 Months) 30 60 90 **Amount:**  
**Date:**

OPORTUNPROG (F 02CX002) Account # 1595027 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 2/16  
**Loan Type:** UNSECURED **High Credit:** \$321 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 7/16  
**Remarks:** CLOSED **Charge Off:** **Verified:** 7/16  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/08/19	LS FINANCING (FLA2613540 CAL)		

REPORT SERVICED BY

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