



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/02/19 16:53 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: Parcero , Lorenzo
 Current Address: 133,N, Temple drive Dr 83
 Milpitas CA.95035

PARCEROLOPEZ , LORENZO

Also Known As: PARCERO, LORENZO
SSN: 000-00-3218
Date of Birth: 12/88
Phone:
In File Since: 5/18

Current Address:
 133 N. TEMPLE DR. #83.
 MILPITAS CA. 95035
 Reported 5/18

EMPLOYMENT

ELIGIO RAMIREZ / MIKONOS GRIL	Position: COOK	Start: 9/09	In File Since: 6/19
BLVD, CA.		End:	Effective: 12/18
MIKONOS GRILL	Position: COOK	Start: 8/09	In File Since: 11/18
BLVD, CA.		End:	Effective: 11/18

SCORING

Type	Score	Explanation
VANTAGESCOR3	+649	12 The date that you opened your oldest account is too recent 63 Lack of sufficient relevant real estate account information 06 You have too many accounts that were opened recently 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: 3	Inquiries: 7				
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	3	\$8,275	\$0	\$5,275	\$0	\$590	n/a
Total	3	\$8,275	\$0	\$5,275	\$0	\$590	

TRADES

OPORTUNPROG (F 02CX002) Account # 3332014 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$3,182 **Opened:** 2/19
Loan Type: UNSECURED **High Credit:** \$3,575 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 025M198 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111
(03 Months) 30 60 90 **Amount:** **Date:**

APOYO FINANC (F 02BZ2001) Account # SJ10493 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,004 **Opened:** 11/18
Loan Type: UNSECURED **High Credit:** \$3,700 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 018M276 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111
(06 Months) 30 60 90 **Amount:** **Date:**

LENDIFY FIN (F 02G6T001) Account # 102682843101 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$1,089 **Opened:** 5/19
Loan Type: UNSECURED **High Credit:** \$1,000 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** 011M116 **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 5/19
Update Method: automated
Late Payments (Months) 30 60 90 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
Amount: **Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/02/19	LS FINANCING (FLA2613540 CAL)		
6/24/19	APOYO FINANC (FNC6038461 CAL)		
5/29/19	LENDIFY FINA (FNC4076411 CAL)		
5/07/19	LENDIFY FINA (FNC4076411 CAL)		
11/06/18	APOYO FINANC (FNC6038461 CAL)		
11/05/18	APOYO FINANC (FNC6038461 CAL)		
7/17/18	LENDIFY FINA (FNC4076411 CAL)		

REPORT SERVICED BY

TRANSUNION
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