



Subscriber Name: LS FINANCING  
 Subscriber Code/Market: F 2613540 12 01  
 Results Issued: 7/05/19 15:43 CT

## TRANSUNION CONSUMER CREDIT REPORT

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:  
 SSN:  
 Name: caballero, Marlon  
 Current Address: 10011 s state ave  
 lynwood CA.90262

**CABALLERO , MARLON A.**

**Also Known As:** CABALLEROCACHO,MARLON,ALEX AN  
 CABALLEROCACHOCACHO,MARLO N,AL  
 CABALLERO,MARLON,ALEXANDER

**SSN:** 000-00-6815      **Phone:**      **In File Since:** 7/08

**Date of Birth:** 11/88

**Current Address:** 10011 STATE ST. #B.  
 LYNWOOD CA. 90262  
**Reported 4/12**

**Previous Address:** 3311 CHEROKEE AV.  
 SOUTH GATE CA. 90280  
**Reported 4/10**

**Previous Address:** 1228 W. 90TH PL.  
 LOS ANGELES CA. 90044

### EMPLOYMENT

Employer	Position	Start/End	In File Since/Effective
MILLENNIUM	LABOR	Start: / End:	In File Since: 4/19 Effective: 5/19
UBER LYNWOOD, CA.	EMPLOYEE	Start: 9/17 End:	In File Since: 9/18 Effective: 9/18

### SCORING

Type	Score	Explanation
VANTAGESCOR3	<b>+546</b>	72 Too many installment accounts with a delinquent or derogatory payment status 12 The date that you opened your oldest account is too recent 44 Too many bankcard or revolving accounts with delinquent or derogatory status 63 Lack of sufficient relevant real estate account information SCORECARD: 06 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:	3	Trades:	16	Inquiries:	18
Negative Trade Accounts:	6	Trade Accounts with Any Historical Negatives:	3	Occurrence of Historical Negatives:	10		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$0	\$300	\$0	\$0	\$0	100%
Installment	10	\$24,335	\$0	\$10,655	\$0	\$440	n/a
Closed w/Balance	-	n/a	n/a	\$2,971	\$684	\$31	n/a
<b>Total</b>	<b>16</b>	<b>\$24,335</b>	<b>\$300</b>	<b>\$13,626</b>	<b>\$684</b>	<b>\$471</b>	

COLLECTIONS

AD ASTRA REC (Y 2BRL001)	Account # 7483891	Account Rating 09B
<b>Original Creditor:</b> SPEEDY CASH 6(financial)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$4,774
<b>Account Type:</b> OPEN		<b>Balance:</b> \$4,774
<b>Responsibility:</b> I		<b>Past Due:</b> \$4,774
		<b>Last Payment:</b>
		<b>Opened:</b> 1/19
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 7/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

ERC (Y 26MT002)	Account # 181353910	Account Rating 09B
<b>Original Creditor:</b> AT T MOBILITY(cableOrCellula	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$707
<b>Account Type:</b> OPEN		<b>Balance:</b> \$707
<b>Responsibility:</b> I		<b>Past Due:</b> \$707
		<b>Last Payment:</b>
		<b>Opened:</b> 11/17
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

MIDLAND FUND (Y 36ET009)	Account # 8563262489	Account Rating 09B
<b>Original Creditor:</b> CITIBANK N A(retail)	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$840
<b>Account Type:</b> OPEN		<b>Balance:</b> \$840
<b>Responsibility:</b> I		<b>Past Due:</b> \$840
		<b>Last Payment:</b>
		<b>Opened:</b> 4/14
		<b>Paid:</b>
		<b>Closed:</b>
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Delinquency</b>	<b>Maximum:</b>	<b>Payment Pattern</b>
	<b>Amount:</b>	<b>Start Date:</b>
	<b>Date:</b>	

TRADES

OPORTUNPROG (F 02CX002)	Account # 2811603	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$534
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$530	<b>Past Due:</b> \$534
<b>Responsibility:</b> I	<b>Terms:</b> 008M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 5/18
		<b>Paid:</b>
		<b>Closed:</b> 2/19
		<b>Verified:</b> 6/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

LENDIFY FIN (F 02G6T001)	Account # 101237795102	Account Rating 109
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$2,006
<b>Loan Type:</b> UNSECURED	<b>High Credit:</b> \$1,600	<b>Past Due:</b> \$0
<b>Responsibility:</b> I	<b>Terms:</b> 016M	<b>Last Payment:</b>
<b>Remarks:</b> UNPAID BALANCE CHARGED OFF		<b>Charge Off:</b>
		<b>Opened:</b> 5/18
		<b>Paid:</b>
		<b>Closed:</b> 2/19
		<b>Verified:</b> 5/19
		<b>Update Method:</b> automated
<b>Late Payments</b> (Months) 30 60 90	<b>Delinquency</b>	<b>Payment Pattern</b>
	<b>Maximum:</b>	<b>Months 1-12:</b>
	<b>Amount:</b>	
	<b>Date:</b>	

TRADES

FST PREMIER (B 041PF015) Account # 517800668356 Account Rating R05  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$431 **Opened:** 7/17  
**Loan Type:** CREDIT CARD **High Credit:** \$431 **Past Due:** \$150 **Paid:**  
**Responsibility:** I **Terms:** MIN31 **Last Payment:** **Closed:** 4/19  
**Remarks:** CREDIT LINE SUSPENDED **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 2 1 1 **Delinquency** **Maximum:** 6/19 (05) **Payment Pattern** **Months 1-12:** 432111112111  
(23 Months) 30 60 90 **Amount:** \$150 **Months 13-24:** 111111111111  
**Date:** 6/19

KIA MTR FIN (F 029M2002) Account # 1813993993 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 4/18  
**Loan Type:** AUTO LEASE **High Credit:** \$21,752 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 048M **Last Payment:** **Closed:** 8/18  
**Remarks:** EARLY TERMINATION/OBLIGATION SATISFIED **Charge Off:** **Verified:** 8/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 1111  
(04 Months) 30 60 90 **Amount:**  
**Date:**

COALE FIN (F 02BBS001) Account # 10000062 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 1/14  
**Loan Type:** UNSECURED **High Credit:** \$5,968 **Past Due:** **Paid:**  
**Responsibility:** I **Terms:** 031M297 **Last Payment:** **Closed:**  
**Remarks:** SIMPLE INTEREST LOAN **Charge Off:** **Verified:** 8/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

COALE FIN (F 02BBS001) Account # 10000059 Account Rating I02  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** **Opened:** 1/14  
**Loan Type:** AUTOMOBILE **High Credit:** \$6,803 **Past Due:** **Paid:**  
**Responsibility:** I **Terms:** 030M335 **Last Payment:** **Closed:**  
**Remarks:** SIMPLE INTEREST LOAN **Charge Off:** **Verified:** 8/14  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

LUNA FIN LLC (F 02F8B001) Account # 21403460 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$9,989 **Opened:** 4/19  
**Loan Type:** AUTOMOBILE **High Credit:** \$9,889 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 042M336 **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11  
(02 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

CAPITAL ONE (B 01DTV001) Account # 517805880165 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:**  
**Remarks:** **Charge Off:** **Verified:** 6/19  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
 (12 Months) 30 60 90 **Amount:**  
**Date:**

HOME ACCP (F 01MWX001) Account # 590423 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$666 **Opened:** 3/18  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$1,675 **Past Due:** \$0 **Paid:**  
 CONTRACT **Terms:** 016M104 **Last Payment:** **Closed:**  
**Responsibility:** I **Charge Off:** **Verified:** 5/19  
**Remarks:** **Update Method:** automated  
**Late Payments** 1 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111211111  
 (13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

WELLS FARGO (B 0908N664) Account # 442644107611 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$300 **Balance:** \$0 **Opened:** 5/18  
**Loan Type:** SECURED CREDIT CARD **High Credit:** \$0 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED BY CREDIT GRANTOR **Charge Off:** **Verified:** 9/18  
**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 # 2571653 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 12/17  
**Loan Type:** UNSECURED **High Credit:** \$535 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 008M **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/18  
**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 # 101237795101 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 11/17  
**Loan Type:** UNSECURED **High Credit:** \$600 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** 007M **Last Payment:** **Closed:** 5/18  
**Remarks:** CLOSED **Charge Off:** **Verified:** 5/18  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** XXX111  
 (06 Months) 30 60 90 **Amount:**  
**Date:**

TRADES

FAMILY LA CO (V 065DK001) Account # 20000000179 Account Rating 001  
**Type:** OPEN **Credit Limit:** **Balance:** \$0 **Opened:** 6/16  
**Loan Type:** CHILD SUPPORT **High Credit:** \$0 **Past Due:** \$0 **Paid:** 8/17  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 8/17  
**Remarks:** CLOSED **Charge Off:** **Verified:** 8/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111X111111  
(13 Months) 30 60 90 **Amount:** **Months 13-24:** 1  
**Date:**

SYNCB/JCP (D 0235058D) Account # 600889536547 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 8/10  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$33 **Past Due:** \$0 **Paid:** 9/10  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 6/12  
**Remarks:** CLOSED **Charge Off:** **Verified:** 4/17  
**Update Method:** automated  
**Late Payments** 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 111111111111  
(48 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111  
**Date:** **Months 25-36:** 111111111111  
**Months 37-48:** 111111111111

CAP1/BSTBY (D 01DTV057) Account # 700106231698 Account Rating R01  
**Type:** REVOLVING **Credit Limit:** \$800 **Balance:** \$0 **Opened:** 10/10  
**Loan Type:** CHARGE ACCOUNT **High Credit:** \$1,137 **Past Due:** \$0 **Paid:**  
**Responsibility:** I **Terms:** **Last Payment:** **Closed:** 10/12  
**Remarks:** PURCHASED BY ANOTHER LENDER **Charge Off:** **Verified:** 9/13  
**Update Method:** automated  
**Late Payments** 1 1 3 **Delinquency** **Maximum:** 1/13 (05) **Payment Pattern** **Months 1-12:** 111111554321  
(35 Months) 30 60 90 **Amount:** \$67 **Months 13-24:** 111111111111  
**Date:** 1/13 **Months 25-36:** 111111111111

FAMSA (F 026E7001) Account # 9402301701730958 Account Rating I01  
**Type:** INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/08  
**Loan Type:** INSTALLMENT SALES **High Credit:** \$2,473 **Past Due:** \$0 **Paid:**  
CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 2/10  
**Responsibility:** I **Charge Off:** **Verified:** 2/10  
**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:** 1111111  
**Date:**

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
10/10/18	LENDIFY FINA (FNC4076411 CAL)		
9/19/18	APOYO FINANC (FNC6038461 CAL)		
9/18/18	CREDCO (ZCO4279853 CAL)		
8/07/18	CHECK INTO C (FTN5147441 SCT)		
8/07/18	CHECKNGO/AXF (FCI1430459 DAY)		
7/30/18	KIA OF DOWNT (ACH2300257 CHI)		
7/13/18	LENDIFY FINA (FNC4076411 CAL)		
6/23/18	KIA OF DOWNT (ACH2300257 CHI)		
5/28/18	T-MOBILE (UWA3747126 WAS)		
5/23/18	CAP ONE (BPC2699824 NTL)		
5/22/18	NETCREDIT FS (FCH5253435 CHI)		
5/22/18	LENDIFY FINA (FNC4076411 CAL)		

**INQUIRIES**

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<b>Date</b>	<b>Subscriber Name (Code)</b>	<b>Type</b>	<b>Amount</b>
4/08/18	KIA OF DOWNT (ACH2300257 CHI)		
3/16/18	SYNCB (NDY1263431 DAY)		
3/01/18	NICK ALEXAND (ALA2673918 CAL)		
12/23/17	OPORTUN/PROG (FNC3435243 CAL)		
11/05/17	LENDIFY FINA (FNC4076411 CAL)		

**REPORT SERVICED BY**

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TRANSUNION  
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