



Subscriber Name: LS FINANCING
 Subscriber Code/Market: F 2613540 12 01
 Results Issued: 7/05/19 15:48 CT

TRANSUNION CONSUMER CREDIT REPORT

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:
 SSN:
 Name: zarate, jose
 Current Address: 7671 e baylor dr
 westminster CA.92683

ZARATE , JOSE A.

Also Known As:

ZARATE,ANGEL,R
 ZARATERODRIGUEZ,JOSE
 ZARATE,JOSE,GUADALUPE

SSN: 000-00-0311
 Date of Birth: 10/72

Phone:

In File Since: 6/94

Current Address:

3105 MCHARG RD.
 RIVERSIDE CA. 92503

Reported 5/18

Previous Address:

7681 BAYLOR DR. #7.
 WESTMINSTER CA. 92683

Reported 4/01

Previous Address:

7152 FENWAY DR. #35.
 WESTMINSTER CA. 92683

SCORING

Type

VANTAGESCOR3

Score

+586

Explanation

98 There is a bankruptcy on your credit report
 15 Newest delinquent or derogatory payment status on your accounts is too recent
 04 The balances on your accounts are too high compared to loan amounts
 95 You have too many collection agency accounts that are unpaid
 SCORECARD: 01
 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:	1	Collections:	3	Trades:	7	Inquiries:	3
Negative Trade Accounts:	0	Trade Accounts with Any Historical Negatives:	1	Occurrence of Historical Negatives:	1		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$1,257	\$1,250	\$871	\$0	\$44	30%
Installment	4	\$23,290	\$0	\$13,062	\$0	\$366	n/a
Mortgage	1	\$412,748	\$0	\$405,928	\$0	\$3,019	n/a
Total	7	\$437,295	\$1,250	\$419,861	\$0	\$3,429	

COLLECTIONS

AWA COLLECT (Y 62LY001) Account # 1599400803 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$1,155 **Opened:** 12/16
Responsibility: I **Balance:** \$1,360 **Paid:**
Past Due: \$1,360 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

AWA COLLECT (Y 62LY001) Account # 1599411010 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$628 **Opened:** 1/17
Responsibility: I **Balance:** \$740 **Paid:**
Past Due: \$740 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

AWA COLLECT (Y 62LY001) Account # 1599865286 Account Rating O9B
Original Creditor: MEDICAL(medicalOrHealthCare) **Remarks:** PLACED FOR COLLECTION
Account Type: OPEN **Amount Placed:** \$256 **Opened:** 2/19
Responsibility: I **Balance:** \$270 **Paid:**
Past Due: \$270 **Closed:**
Last Payment: **Verified:** 6/19
Update Method: automated

Delinquency **Maximum:** **Payment Pattern**
Amount: **Start Date:**
Date:

PUBLIC RECORDS

Z 508735P Docket # 1415224
Type: CHAPTER 7 BANKRUPTCY DISCHARGED **Location:** **Filed:** 8/14
Court: BK(U.S. Bankruptcy Court) **Plaintiff:** **Effective:**
Responsibility: C **Attorney:** MICHAEL H COLMENAR **Liabilities:** **Paid:** 12/14
Orig Balance:
Curr Balance:

TRADES

CCB/BOOTBN (C 01NZ8342) Account # 778840300081 Account Rating R01
Type: REVOLVING **Credit Limit:** \$250 **Balance:** \$0 **Opened:** 10/17
Loan Type: CHARGE ACCOUNT **High Credit:** \$283 **Past Due:** \$0 **Paid:** 6/18
Responsibility: I **Terms:** **Last Payment:** **Closed:**
Remarks: **Charge Off:** **Verified:** 6/19
Update Method: automated

Late Payments 1 0 0 **Delinquency** **Maximum:** **Payment Pattern**
(19 Months) 30 60 90 **Amount:** **Months 1-12:** 111111111112
Date: **Months 13-24:** 1111111

TRADES

CREDITONEBNK (B 054MR013) Account # 444796234676 Account Rating R01
Type: REVOLVING **Credit Limit:** \$1,000 **Balance:** \$871 **Opened:** 3/17
Loan Type: CREDIT CARD **High Credit:** \$974 **Past Due:** \$0 **Paid:**
Responsibility: I **Terms:** MIN44 **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
(26 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 11

LOANCARE LLC (B 046QP003) Account # 6230032836322 Account Rating M01
Type: MORTGAGE **Credit Limit:** **Balance:** \$405,928 **Opened:** 3/18
Loan Type: FHA REAL ESTATE **High Credit:** \$412,748 **Past Due:** \$0 **Paid:**
MORTGAGE **Terms:** 360M3019 **Last Payment:** **Closed:**
Responsibility: C **Charge Off:** **Verified:** 6/19
Remarks: **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:

FIN PART CU (Q 0262T004) Account # 432570 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$13,062 **Opened:** 5/16
Loan Type: AUTOMOBILE **High Credit:** \$23,290 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 072M366 **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
(36 Months) 30 60 90 **Amount:** **Months 13-24:** 111111111111
Date: **Months 25-36:** 1111X1111111

CAF (F 045WK001) Account # 22999837 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/16
Loan Type: AUTOMOBILE **High Credit:** \$23,290 **Past Due:** \$0 **Paid:**
Responsibility: C **Terms:** 060M **Last Payment:** **Closed:** 5/16
Remarks: CLOSED **Charge Off:** **Verified:** 5/16
Update Method: automated
Late Payments **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:**
(Months) 30 60 90 **Amount:**
Date:

FAMSA (F 026E7001) Account # 1256458503239503 Account Rating I01
Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 5/11
Loan Type: INSTALLMENT SALES **High Credit:** \$372 **Past Due:** \$0 **Paid:**
CONTRACT **Terms:** 005M **Last Payment:** **Closed:** 10/11
Responsibility: I **Charge Off:** **Verified:** 10/11
Remarks: CLOSED **Update Method:** automated
Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Months 1-12:** 11111
(05 Months) 30 60 90 **Amount:**
Date:

TRADES

FAMSA (F 026E7001) Account # 1256458502227447 Account Rating 101

Type: INSTALLMENT **Credit Limit:** **Balance:** \$0 **Opened:** 7/09

Loan Type: INSTALLMENT SALES **High Credit:** \$3,130 **Past Due:** \$0 **Paid:**

CONTRACT **Terms:** 018M **Last Payment:** **Closed:** 1/11

Responsibility: I **Charge Off:** **Verified:** 1/11

Remarks: CLOSED

Late Payments 0 0 0 **Delinquency** **Maximum:** **Payment Pattern** **Update Method:** automated
(17 Months) 30 60 90 **Amount:** **Months 1-12:** 11111111111111
Date: **Months 13-24:** 11111

INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
7/05/19	LS FINANCING (FLA2613540 CAL)		
3/09/18	PARTNERS CRE (ZNR8491100 FLA)		
1/30/18	PARTNERS CRE (ZNR8491100 FLA)		

CREDITOR CONTACT INFORMATION

Subscriber Name	Subscriber Code	Telephone	Address
CA C DIST BK	ZP0508735P	(855) 460-9461	411 WEST FOURTH STREET SANTA ANA, CA 92701

REPORT SERVICED BY

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